# The NATION'S BUSINESS Index - 1991

(Volume 79: Numbers 1 - 12)

### A

ACCESSORIES/JEWELRY see also Clothing Hard Cases [5/91-p76]
Designing Youth [10/91-p80]
More Luster And Color Make For Better Pearls [11/91-p80]
Buying Gold Jewelery: Karats And Quality [11/91-p80]
ACCOUNTING
Some Financial Software Adds New Peatures [1/91-p42]
Finding The System That Fits Your

Firm [3/91-p9]
Opinions From Other Users [3/91-p40]
Track Costs To See Where Profits Lie
[4/91-p8]

Accounting-Rule Changes [4/91-p32] Letters: Some Kinds Of Tracking May Leave Wrong Prints [6/91-p4] A Hidden Budget Can Help A Business

[9/91-p10]
Direct Line: By The Book [11/91-p76]

Direct Line: For Managing Numbers [11/91-p76]

Point-Of-Sale Inventory Systems: Now Ready For Small Businesses [12/91-p41]

ACQUISITIONS see Mergers, Acquisitions & Divestitures

ADVERTISING see also Marketing; Sales & Selling

Undying Support [2/91-p26] High Visibility [3/91-p9] Way To Go [4/91-p72] For Fun And Profit [5/91-p66] Punch Line [6/91-p80]

Letters: A Suggestion Some Could Live Without [10/91-p5]

Why A Houston Businessman Feels Flushed With Success [11/91-p18]

AGRIBUSINESS see also Food/Beverage Industry & Trade

Direct Line: Where There's Smoke [3/91-p63] Direct Line: Sprouting Grounds [5/91-p62] Direct Line: Steam Feat [7/91-p54] ITC: An Indian International [10/91-p40H\*]

Direct Line: In Cold Blood [10/91-p66] Direct Line: Strawberry Fields [11/91-p77]

Direct Line: Donkey Business [12/91-p52] AIDS (ACQUIRED IMMUNE DEFICIENCY

SYNDROME)
AIDS Benefits Cut [2/91-p35]

Easing AIDS Anxieties [7/91-p8]

AIR POLLUTION see Energy Resources,
Production & Use; Environment

AIRCRAFT, AIRLINES & AIRPORTS

Airlines Say Striker Bill Would Ground Carriers [6/91-p9] Showing An Affinity For Airline Credit

Cards [8/91-p53] Frequent-Flyer Coverage [8/91-p54] Direct Line: For Smoother Takeoffs [9/91-p64]

Moving Fast By Standing Still [10/91-p57]

ALCOHOLISM see Tests & Testing
AMERICANS WITH DISABILITIES ACT
Achieving Access For The Disabled [6/91-p31]

NB Tips: Correct phone number for ordering book on Americans With Disabilities Act [7/91-p8]

Rules On Medical Tests For New Hires [8/91-p29]

Questions And Answers On The Disabilities Law [8/91-p30]

Letters: There Are Ways To Examine New Hires [10/91-p4]

What You Must Do For The Disabled [12/91-p36]

Point By Point: The Rules Of Access [12/91-p38]

ANNUITIES see Retirement
ANTIQUES & COLLECTIBLES

Thanks To This Firm, Some Ballplayers Get Sore Arms From Swinging Pens, Not Bats [4/91-p10]

Improving On Perfection [8/91-p12]
ANTITRUST ACTIONS & LAWS see Joint
Ventures

APPAREL see Clothing
APPLIANCES see Home Care, Decoration &

Purnishings
APPRAISALS & ASSESSMENTS
Personal Reassessments [5/91-p6]
Circumstances Can Affect Appraisals

[5/91-p8]

ART/PHOTOGRAPHY

Direct Line: A Talent To Draw On [5/91/p62]
Four Avenues To Franchising [6/91-p46]
Art, For The IRS's Sake, Should Not Be

Overvalued [11/91-p51]

AUCTIONS

Gateways To Bargains [9/91-p68] AUTOMOBILES/TRUCKS/MOTORCYCLES

see also Transportation

Fill It Up Before You Return It [1/91-p65] A Strategy With Vision [2/91-p10] Direct Line: The Class Of '57 [2/91-p58] Four-Wheel Drive: Do You Need It? [2/91-p61]

A Man Who Sees No Limits On The South Dakota Prairie [3/91-p16]

Direct Line: Driving Ambition [3/91-p63] Evaluating Credit-Card Car-Rental Insurance [3/91-p66]

Letters: Front-Wheel Drive Is Less Than It Seems [4/91-p5]

Every Little Bit Helps [4/91-p60] A Taxing Situation For "Gas Guzzlers" [4/91-p62]

 Page numbers followed by letters refer to articles not included in all editions.

## SUBJECT INDEX

Theft-Prevention Devices: Valuable
Accessories [4/91-p62]
Vehicle Leasing: Plenty Of Options [5/91-p27]
Letters: Insurance For Car Rentals: Know
What You Have [6/91-p4]
Four Avenues To Franchising [6/91-p48]
Direct Line: R&R For RVers [7/91-p54]
Random Drug Tests For Some Commercial
Drivers [8/91-p8]
Improving On Perfection [8/91-p12]
Extended Warranties: What Are They Worth?
[8/91-p54]
Letters: An Addition To A Listing Of

Letters: An Addition To A Listing Of Breakdown Insurers [9/91-p4] Automobile Medical Coverage: Is it Worth The Extra Cost? [9/91-p68]

Trucks '92: Power And Performance [10/91-p46]

Getting A Pro To Buy Your Next Car [10/91-p63]

Direct Line: On The Road Again [10/91-p66] Bumper-To-Bumper Auto Care [10/91-p78] Letters: Extended Warranties: A Correction [12/91-p5]

The Lure Of Leasing [12/91-p49] AWARDS & HONORS

Editorial: Spreading Democracy [4/91-p71]
Small Firms That Wouldn't Quit [5/91-p33]
A New Sense Of Service [6/91-p20]
Overcoming Adversity [6/91-p25]
Aim For The Prize [7/91-p47]
Letters: Contests For Women Entrepreneurs

B

BABY BOOM GENERATION see

Demographics

BANKRUPTCY & BUSINESS FAILURES

Letters: Before A Moratorium, Check With Customers [2/91-p6] When Others Go Bankrupt [4/91-p25] Asset Transfers: Handle With Care [5/91-p8]

Asset Transfers: Handle With Care [5/91-p8]
Taking A Turn For The Better [5/91-p23]
"Prepackaged" Chapter 11 Speeds The Process
[7/91-p8]

A Shield Against Bad Debts [11/91-p64]

BANKS & BANKING see also Credit; Credit
Cards & Accounts; Economic Development;
Loans; Venture Capital

Brady Seeks Support For Plan To Overhaul Bank Laws [3/91-p12]

Bank Laws [3/91-p12]
An Uphill Fight For Bank Bill [7/91-p37]
Banking Laws Targeted For Change By
Treasury's Reform Proposal [7/91-p38]

Editorial: Deposit-Insurance Reform Is Key To Banking System's Overhaul [7/91-p63] Letters: Let Bankers Stick To Their Knitting [9/91-p4]

Improving India's Banking [10/91-p40P\*] Editorial: Congress Should Move Quickly On Issues Critical To Competitiveness [10/91-p79]

Congressional Alert: Taxing The Transfer Of Funds [12/91-p62]

BARTER INDUSTRY

When Money Is No Object [7/91-p24] Letters: Barter's A Burgain For Those Who Know [9/91-p4]

Letters: A Second Economy [9/91-p4] BEAUTY/GROOMING PRODUCTS & SERVICES

Hot Spots [3/91-p72]

Direct Line: Latin Beauty [8/91-p56] Direct Line: Fragrance Facts [8/91-p57] A Growing Business--Literally [9/91-p18] Baking Times [10/91-p80]

BOARDS OF DIRECTORS see Corporations BOATS see Recreation/Sports & Sports Facilities.

**BONDS** see Securities BROKERS see Securities

BULGARIA

A Road Map For Bulgaria [3/91-p56] BUSINESS CONDITIONS & FORECASTS see also Economic Conditions & Forecasts

Business Copes With The Recession [1/91-p16]

The Federal Impact On Business [1/91-p23] Resilience For The Recession [1/91-p68] Small Firms' Top Concerns [2/91-p45] NB Tips: Commerce Dept. publication

"The 1991 U.S. Industrial Outlook" [5/91-p8]

Business Formation Remains At A Standstill [11/91-p14]

Editorial: The Powell Memorandum: As Valid On Its 20th Anniversary As It Will Be On Its 100th [11/91-p87]

BUSINESS EDUCATION see Colleges & Universities; Education & Job Training BUSINESS FAILURES see Bankruptcy & Business Failures

BUSINESS INCUBATION see Economic Development

BUSINESS TAXES see also Estate Planning; Family Business; Income Tax; Taxation; U.S.Govt.--Internal Revenue Service

Commuters Get A Break [1/91-p64] Congress Thaws The Estate Freeze [2/91-p23]

Personal Use Of Company Cash [2/91-p60] S Corporations Losing Their Glitter

[2/91-p60] Small Business Presses For Payroll-Tax

Cut [3/91-p9] Employers Could Face Employment-Tax Hikes [3/91-p9]

Tell Your Story... Again And Again [3/91-p42] Letters: Recalculating S-Corporation Tax

Advantages [4/91-p4] Credit For Compliance [4/91-p60] Business Fights Measure To Raise

Unemployment Tax [5/91-p10] For Fun And Profit [5/91-p66]

**Budget Rules Threaten Expiring Tax Provisions** [6/91-p9]

Achieving Access For The Disabled [6/91-p31]

Reaching Across Tax Lines Could Increase Your Taxes [7/91-p6]

Congressional Alert: Health-Insurance Tax Deduction [9/91-p78]

Declaration Of Independents [10/91-p52] Congressional Alert: A Push To Simplify Payroll Taxes [11/91-p86] Restructuring Debt [12/91-p51]

C

CAMPAIGN FINANCING see Political Finance CANADA

Letters: Support For Canada's Health System [9/91-p4]

CANDY, CHEWING GUM see also Food/Beverage Industry & Trade Direct Line: Inflation Strategy [2/91-p59]

Freshly Minted [4/91-p72] Direct Line: Machine Gum [6/91-p68] Direct Line: Sweet And Special [8/91-p56]

CAPITAL, see Venture Capital CAPITAL GAINS see Income Tax

CATASTROPHIC ILLNESS COVERAGE see Health Insurance

CENSUS see Demographics

CERTIFICATES OF DEPOSIT see Investment (Individual)

CHARITABLE CONTRIBUTIONS & ORGANIZATIONS/VOLUNTEERISM

The Art Of Giving [7/91-p53]

Something To Be Passionate About [9/91-p48] Here's A Gift That Keeps On Giving-To You [11/91-p79]

CHEWING GUM see Candy & Chewing Gum CHILD CARE see Day Care; Employee Benefits

CHILDREN & YOUTH see also Day Care Letters: There's Nothing Wrong With Hard

Work [2/91-p6] Direct Line: Kids' Stuff [3/91-p62]

Direct Line: Cloth Bottoms [4/91-p58] Cards For Babies: Now It's The Law [4/91-p62] The Welcome Mut [4/91-p72]

Summer Jobs For Your Kids [5/91-p58] Kids, Summer Jobs, And Uncle Sam [5/91-p64] Drugging Employers Into Child Support

[10/91-p34] How Changes Are Affecting Franchising [11/91-p65]

How To Be Generous With Your Children [11/91-p81]

Letters: Nobody Asked If This Owner Liked Mandatory Wage Deduction [12/91-p5] CHINA

Congressional Alert: The Merits Of Trade With China [8/91-p62]

CIVIL-RIGHTS LEGISLATION

Congressional Alert: Quotas And Litigation [2/91-p70]

Proposals Differ On Quotas, Damages [4/91-p9]

New Civil-Rights Bills Win Employers' Support [5/91-p10]

Congressional Alert: Civil-Rights Bills Worth Backing [5/91-p74] Editorial: There Are Reasonable Ways To

Further Civil Rights [6/91-p79] Business Awaits Possible Changes In Civil-Righta Bill [10/91-p12]

\* Page numbers followed by letters refer to articles not included in all editions.

CLEAN AIR ACT see Environment; Government Regulation CLEAN WATER ACT see Environment; Government Regulation

CLOTHING see also Accessories/Jewelry The Man Who Transformed T-Shirts From Underwear Into Fashion [1/91-p14]

From Riches To "Rags"--And Riches [1/91-p34]

Direct Line: The Heights Of Fashion [1/91-p62]

Direct Line: Best Foot Forward [1/91-p62] Direct Line: Bulk Sales (2/91-p59)

Four Avenues To Franchising [6/91-p48] If Clothes Make The Man, His Customers Are All Headed For Big-League Careers [10/91-p13]

Prime Hunting Ground For U.S. Businesses [10/91-p40C\*]

Direct Line: Clothes Line [10/91-p66]

What To Look For When Buying A Fur [11/91-p80]

COLLECTIBLES see Antiques & Collectibles COLLEGES & UNIVERSITIES see also Education & Job Training

"Public Ivy" Universities And The "Designer Labels" [6/91-p72]

Providing Insurance For The College-Hound [8/91-p53]

Off-Campus Landlords Can Cut College Costs [11/91-p80]

COMMUNICATION see also Employees: Telecommunications

How To Enhance A Communication [6/91-p65] The Proof Is In The Presentation [7/91-p32] Have Patience For Process [7/91-p34] What's In A Word? [10/91-p80] Criticism Without The Sting [11/91-p42]

The Write Stuff [11/91-p88] Find The Right Quote [12/91-p43]

Direct Line: How To Promote Yourself [12/91-p53]

COMPETITIVENESS see also International Trade

The Foremost Goal: Top Performance [6/91-p45]

Congressional Alert: Competitiveness And Joint Ventures [6/91-p78]

Editorial: Congress Should Move Quickly On Issues Critical To Competitiveness [10/91-p79]

COMPUTER CRIME see Crime COMPUTERS & SOFTWARE see also Electronics Industry; Offices/Office Equipment, Furniture & Supplies

A Better Look In An Old Favorite [1/91-p42] Some Financial Software Adds New Features [1/91-p42]

An Intelligent Friend Gets A Friendly Face [1/91-p42]

The Next Best Thing To A Link To Heaven [1/91-p43]

Big Blue Thinks Small [1/91-p43]

Many-If Not So Happy-Returns [2/91-p32] Powerful Lightweights [2/91-p33]

Letters: Telecommuting Can Open Doors for The Deuf [3/91-p6]

A Bushel Of New Apples [3/91-p38] Programs That Let You Be Your Own Lawyer

[3/91-p40] Opinions From Other Users [3/91-p40]

Using Pony Express For Letters And Packages [3/91-p41]

Back To Basics [3/91-p41]
Upgrade For Growth [4/93-p14]
Finding The Promised LAN [4/91-p16]
Present And Future: A Computer Survey
[4/91-p17]
Beauty Is More Than Screen Deep [4/91-p18]
You Can Take It With You [4/91-p20]
An "Instinct" For Computer Success [4/91-p46]
NB Tips: Software program for small-business
intelligence systems [5/91-p8]
Letters: Other Choices In Operating Systems

[6/91-p4]
Better Ways Of Learning [6/91-p4]
Necessity Mothers A Child-Care Invention
[6/91-p8]

Pretty Cards, Pretty Easy To Use [6/91-p42] Apple's New Strategy In A New Market [6/91-p42]

Much-Needed Help In Doing Windows [6/91-p42]

Databases: New Information Sources [6/91-p42]

Viruses--Cures For The Uncommon Cold [6/91-p44]

Teaching Computers To Talk Back [6/91-p44] Price Cuts [6/91-p44]

Direct Line: Bytes And Overbites [6/91-p68] Another Source For Automation Education [7/91-p5]

Selecting Software To Run A Flex Plan [7/91-p22]

The Proof Is In The Presentation [7/91-p32] A Not-So-Brief Case [7/91-p64] Letters: This Is East? It's Controller

Letters: This Is Easy? It's Certainly Expensive [8/91-p5]

NB Tips: SBA offers "First Step Review" software program [8/91-p10]

A Mobile Alternative To Your Deskbound Computer [8/91-p37]

Direct, Entertaining, Rendable, Useful [8/91-p37]

Borland Strikes Again [8/91-p38] A New Look For An Old Friend [8/91-p38] Big Help At Low Cost For Small Businesses [8/91-p38]

Look Inside Your Computer Without Taking It Apart [8/91-p38]

Better To Be Safe Than To Repair [8/91-p38]

Letters: No More Apple A Day [9/91-p4] Portable PCs: Power Up [9/91-p29]

Look! No Hands! [9/91-p80]
First The Portable Computer, Now The
16-Pound Traveline Office 110/91-p30

16-Pound Traveling Office [10/91-p30] Now, You Can Get SatisFAXtion [10/91-p31] Aos Can Help PCs That Don't StaX Up [10/91-p31]

A Little Less DOS Frees More Memory [10/91-p31]

A Compelling Reason For Doing Windows [10/91-p32]

My, My! A Bit More Explanation, Please [10/91-p32]

Add A Legal Partner To Your Business [10/91-p33]

Remote Control Software: It Lets You Operate Two Computers At One Time [10/91-p33]

An Idea Worth Sharing [10/91-p80] Under The Table [10/91-p80] Letters: Features Too Good To Leave Out [11/91-p5]

Business Software To The Macs [11/91-p38]

How Changes Are Affecting Franchising [11/91-p65]

Direct Line: For Managing Numbers [11/91-p76]

Point-Of-Sale Inventory Systems: Now Ready For Small Businesses [12/91-p41]

New Windows Software Designed With Small Business In Mind [12/91-p42]

A Notebook Not Just Anyone Can Open [12/91-p42]

IBM Changes Spelling Of "Service" To PS/1 [12/91-p43]

Find The Right Quote [12/91-p43] CONSTRUCTION INDUSTRY

To Use But Not To Own [1/91-p38]

Letters: The Infrastructure Is Due Some Help [2/91-p7]

Direct Line: Proper Channels [2/91-p58] Making An Impact [10/91-p41]

A Small Firm Scores With A Major-League Contract [12/91-p8]

Direct Line: Raising The Roof [12/91-p52] Direct Line: Inspecting Homes [12/91-p52]

CONSULTANTS see also Outside Contractors
Direct Line: Financial Consultants

[1/91-p62]

How He Puts Flesh On The Bones Of A Corporation's History [3/91-p14] Payment For Performance [4/91-p52R\*] Taking A Turn For The Better [5/91-p23] An Overseas Gamble That Paid Off [9/91-p8]

CONTRACTS (GOVERNMENT) see Government Procurement

COPIERS see Offices/Office Equipment, Furniture & Supplies

COPYRIGIT see Patents, Copyright & Trademarks

CORPORATIONS see also Business Taxes; Corporations (Specific); Entrepreneurs; Family Business; Management; Mergers, Acquisitions & Divestiture; Small Business

Letters: A Mission Statement From Top To Bottom [1/91-p6]

S Corporations Losing Their Glitter [2/91-p60]

How He Puts Flesh On The Bones Of A Corporation's History [3/91-p14]

Letters: Recalculating S-Corporation Tax Advantages [4/91-p4]

Deciding Whether To Go Public [5/91-p51]
A New Sense Of Service [6/91-p16]
Operating Adversity [6/91-p35]

Overcoming Adversity [6/91-p25] Fact Checkers [7/91-p64]

CORPORATIONS (SPECIFIC) see Entrepreneur's Notebook, Lessons of Leadership and Making It in Regular

Features & Special Sections portion of

COSMETICS are Beauty/Grooming Products & Services

COST CONTROL see also Management Track Costs To See Where Profits Lie [4/91-p8] Ideas That Pay Off [4/91-p34]

Controlling Coats With Credit Cards [5/91-p50]

Letters: Some Kinds Of Tracking May Leave Wrong Prints [6/91-p4]

A Hidden Budget Can Help A Business [9/91-p10]

\* Page numbers followed by letters refer to articles not included in all editions. When You Cut Expenses, Don't Slash Value [16/91-p10]

Impressive Volume, But Does It Make Money? [11/91-p10]

Cups For Keeping [11/91-p10]
Cutting Costs Through Safety [12/91-p26]
CREATIVITY

A Virginia Entrepreneur Has An Idea About Handicaps And Success [5/91-p14] CREDIT see also Banks & Banking; Loans

Cash Up Front, Credit To Follow [6/91-p6] A Shield Against Bad Debts [11/91-p64] CREDIT CARDS & ACCOUNTS

Direct Line: Achieving Merchant Stutus [2/91-p59]

Evaluating Credit-Card Car-Rental Insurance [3/91-p66]

Controlling Costs With Credit Cards [5/91-p50]

Letters: Insurance For Car Rentals: Know What You Have [6/91-p4]

Debit Cards: Pros And Cons [6/91-p72] Showing An Affinity For Airline Credit Cards [8/91-p53]

Letters: The Credit Card Rebate Method [9/91-p4]

When You Use Your Phone Card, Watch Out For 'PIN Peepers' [9/91-p67]

CRIME How To Get A Handle On Lost Or Stolen Luggage [3/91-p66]

Theft-Prevention Devices: Valuable Accessories [4/91-p62]

Asset Transfers: Hundle With Care [5/91-p8] Viruses--Cures For The Uncommon Cold [6/91-p44]

A Criminal Trap For Businesses [9/91-p56] When You Use Your Phone Card, Watch Out For "PIN Peepers" [9/91-p67]

Protecting Your Health And Your Valuables [12/91-p50]

CURRENCY

Checking Out Traveler's Checks [1/91-p66] CUSTOMER RELATIONS

NB Tips: Brochure, "Tips On Effective Customer Relations and Complaint Handling" [2/91-p8]

Introduce Your Staff To Clients—With Photos [6/91-p6] A New Sense Of Service [6/91-p16]

A New Sense Of Service [6/91-p16] Exclusive Treatment For Regular Clients [7/91-p8]

Delivering On A Guarantee: Perfect Service, No Exceptions [8/91-p6] "Report Cards" Offer A Client's-Eye View

[9/91-p12] Making The Best Of A Bad Market [10/91-p10]

Making The Best Of A Bad Market [10/91-p.)
Can A Business See Itself As Its Customers
See It? [10/91-p16]

Operating With One Policy: Service With Honesty [11/91-p8]

Saving Time To Stay On Top [11/91-p12]

D

DAY CARII see also Employee Benefits
A Professional Day-Care Solution [4/91-p12]
Necessity Mothers A Child-Care Invention
[6/91-p8]
Direct Line: Nanny Network [10/91-p67]

DEBIT CARDS see Credit Cards & Accounts/ Debit Cards DEBT

A Shield Against Bad Debts [11/91-p64] Restructuring Debt [12/91-p51] DELIVERY & MAIL SERVICES see also

U.S. Postal Service

Minimizing Mail Costs [3/91-p34]

Using Pony Express For Letters And Packages [3/91-p41] A Weighty Matter [11/91-p88]

DEMOGRAPHICS

The Future Grows Older [3/91-p48] Survival By The Numbers [8/91-p14] NB Tips: "The Census Catalog And Guide: 1991° available [9/91-p12]

DIRECT MARKETING

Direct Line: First Words [2/91-p59] Direct Line: Achieving Merchant Status [2/91-p59]

Direct Line: How To Begin Selling By Mail [4/91-p59]

Direct Line: Fun And Games 19/91-p651 How Richard Thalheimer Is Trying To Sharpen An Out-Of-Date Image [11/91-p16]

A Successful Oregon Sister Act Gets Ready For Its Second Act [12/91-p14] **DISCRIMINATION** see also Civil Rights Legislation; Employee Benefits; Employees; Employment; Hiring & Firing; Minorities; Women

Is It Downsizing, Or Is It Discrimination? [1/91-p8]

DIVESTITURES see Mergers, Acquisitions & Divestitures

DRUG TESTING see Tests & Testing

## E

EARTHQUAKES see Emergency Situations **ECONOMIC CONDITIONS & FORECASTS** see also Business Conditions & Forecasts Business Copes With The Recession [1/91-p16] Choose Your 1991 Forecast: Peace, War, Or Stalemate [1/91-p19]

How Readers View The Economy [1/91-p20] U.S. Chamber Offers "Strong Medicine" To Spur Recovery [2/91-p9]

Editorial: Key To Recovery: A Reduction In The Costs Of Labor, Capital, And Savings [2/91-p71]

Recession Means Agony, Opportunity [3/91-p42]

Congressional Alert: Medicine For The Heonomy [4/91-p70]

Editorial: You Don't End A Recession By Drawing Happy Faces On Closed Factories [9/91-p79]

Business Formation Remains At A Standstill [11/91-p14]

Editorial: The Powell Memorandum: As Valid On Its 20th Anniversary As It Will Be On Its 100th [11/91-p87]

Editorial: Needed Now: Policies That Will Restore The Economy To Its Historic Growth Pattern [12/91-p63]

ECONOMIC DEVELOPMENT see also Special Advertising Sections in Regular Features & Special Sections portion of Index Direct Line: Incubating A Business [3/91-p63]

Using Incubators As Steppingstones To Growth [10/91-p8]

Partners In Promotion [11/91-p48] EDUCATION & JOB TRAINING see also Colleges & Universities

Basic-Skills Training For Competitiveness [1/91-p8]

Big Blue Thinks Small [1/91-p43]

Letters: Another Good Reason To Watch The States [2/91-p6]

Letters: Training Starts At Home [4/91-p4] Letters: An Overlooked Source Of Workers [5/91-p4]

Letters: Don't Blame The Schools [5/91-p4] Letters: Better Ways Of Learning [6/91-p4] The Foremost Goal: Top Performance [6/91-p45]

Letters: Another Source For Automation Education [7/91-p5]

From Basic Math To Trigonometry [7/91-p47] Direct Line: Printer's Link [7/91-p54] Tips For Knowing When To Use Shortcuts

[9/91-p10]

Schools That Work [10/91-p20]

Business Support Is Critical [10/91-p25] Letters: Schools That Work: A Return On

Investment [12/91-p4] Letters: Mixing Education And Business [12/91-p4]

Letters: Bring The Real Wrold To Class [12/91-p4]

Letters: Start Early [12/91-p4] A Firm Practices What It Teaches [12/91-p12]

ELECTRIC ENERGY see Energy Resources, Production & Use

ELECTRONICS INDUSTRY see also Computers & Software

Japan: Hitachi Ltd. [1/91-p47] Japan: Toshiba Corp. [1/91-p54]

Look At Every Option--And Beyond [7/91-p9] How A Pennsylvania Company Makes The Sweet Sounds Of Innovation [12/91-p16] EMERGENCY SITUATIONS

Direct Line: Moving-Earth Equipment [7/91-p55]

EMPLOYEE BENEFITS see also Day Care; Employees; Health Insurance; Hiring & Firing; Pensions & Pension Plans; Retirement Do's And Don'ts On Severance Pay [1/91-p8]

The High Cost Of Employee Benefits [2/91-p34]

States Mandate Parental Leave [2/91-p35] Congressional Drive On Parental Leave [4/91-p9]

Correction: Parental Leave [4/91-p33] Congressional Alert: Mandated Leave [3/91-p70]

Reservists Regain Jobs And Benefits

[5/91-p33] Medical Managing [5/91-p76]

Letters; Right On On Benefits [6/91-p5] Switching To Flexible Benefits [7/91-p16] Selecting Software To Run A Flex Plan

[7/91-p22] NB Tips: Seminar on flexible benefits [9/91-p12]

More Help For Small Companies [10/91-p56] Congressional Alert: Potential Changes In Benefits Law [12/91-p62]

EMPLOYEE OWNERSHIP/PROFITSHARING Using ESOPs To Sell Your Firm [1/91-p59]

A Break For Older Business Owners [6/91-p73]

Age-Based Profit Sharing: There Are Limits [8/91-p55]

Are You Being Too Generous? [12/91-p46] EMPLOYEES

Ten Tips For Working with Nonfamily Employees [1/91-p56]

Tax Forms And Insurance For Household Hmployees [1/91-p65] To Drive Employees, Give Them The Wheel

[2/91-p8] NB Tips: Guide for measuring workers'

performance [2/91-p8]

Finding The Right Workers [2/91-p16] Labor Availability Survey Results [2/91-p22]

NB Tips: National Employee Health and Fitness Day [3/91-p9]

Letters: To Find The Right Workers, Look In The Right Places [4/91-p4]

Letters: Don't Forget Goodwill [4/91-p4] Letters: Pictures Speak, Too [4/91-p4]

Letters: Training Starts At Home [4/91-p4]

Ideas That Pay Off [4/91-p34] Letters: An Overlooked Source Of Workers

[5/91-p4]

Letters: Don't Blame The Schools [5/91-p4] A New Sense Of Service [6/91-p18] Employees For Rent [6/91-p36]

A Tougher Challenge For Family Firms [6/91-p65]

Easing AIDS Anxieties [7/91-p8] When Silence Is Golden [7/91-p48] Temporary Assignments [7/91-p57]

Letters: Take A Gander At What's Sauce For The Goose [8/91-p4]

Survival By The Numbers [8/91-p14] Short-Term Managers Offer Talent And Reliability [9/91-p12]

New Rules On Immigration [9/91-p29] Congressional Alert: Monitoring Employees [9/91-p78]

Letters: Checking Up On Employees [10/91-p5]

Dragging Employers Into Child Support [10/91-p34]

Declaration Of Independents [10/91-p52] Criticism Without The Sting [11/91-p42] Direct Line: Flexing Employees' Time

[11/91-p77] A Phone Call Away [11/91-p88]

EMPLOYMENT see also Civil Rights Legislation; Employees; Hiring & Firing Road Work [4/91-p72]

Reservists Regain Jobs And Benefits [5/91-p36]

Summer Jobs For Your Kids [5/91-p58] NB Tips: New book, "A Concise Guide To Successful Employment Practices\* [6/91-p6]

**ENERGY RESOURCES, PRODUCTION &** USE

Direct Line: Tire Power (2/91-p58) Letters: Advocate A Responsible National Energy Policy [4/91-p5]

Congressional Alert: Oil Development In Alaska [2/91-p70]

Editorial: Energy Security Requires Development Of Alaska's Arctic National Wildlife Refuge [5/91-p75]

The Foremost Goal: Top Performance [6/91-p45]

Congressional Alert: Securing Our Energy Needs [6/91-p78]

articles not included in all editions.

Lettera: More On The Arctic National Wildlife Refuge [7/91-p5]

Comprehensive Energy Bill Would Free Producers [7/91-p10]

Once Again, Congress Eyes A Gas-Tax Hike [8/91-p11]

Letters: The Arctic National Wildlife Refuge And Alternate Energy [9/91-p4]

Editorial: Congress Should Move Quickly On Issues Critical To Competitiveness [10/91-p79]

ENTERTAINMENT

The Republic For Which He Stands [5/91-p54] How He Turned The Magic Of Business Into The Business Of Magic [6/91-p11]

Music May Tame The Savage Breast, But His Diffusors Tame The Music [8/91-p13]

Letters: Blame It On The Victorians [9/91-p4]

Direct Line: A Show Business [10/91-p66]
ENTREPRENEURS see also Economic
Development: Entrepreneur's Notebook and
Making It in Regular Features &

Special Sections portion of Index
Chief's Toughest Job: Teacher [1/91-p27]
Direct Line: Finding Funding [1/91-p62]
A Strategy With Vision [2/91-p10]
How A "Hippie In The Woods" Became The

Iron Man Of The Ozark Mountains [2/91-p12]

Find The Seam, Make Your Shot [3/91-p6] A Man Who Sees No Limits On The South Dakota Prairie [3/91-p16]

What Does A Smell Look Like? [3/91-p58] Faithful Reminders [4/91-p6]

A High-Powered Group Comes Of Age [4/91-p23]

Letters: The Smell Of Success Casts The Wrong Scent [5/91-p5]

Personal Reassesaments [5/91-p6]
Small Firms That Wouldn't Quit [5/91-p33]
Necessity Mothers A Child-Care Invention

[6/91-p8] Aim For The Prize [7/91-p47]

Letters: Contests For Women Entrepreneurs [9/91-p4]

[9/91-p4]
An Overseas Gambie That Paid Off [9/91-p8]
Transforming Grief Into Triumph [9/91-p13]
Are They Still Making It? [9/91-p16]

Avoiding Too Much Of A Good Thing [10/91-p6]

Take A Risk-But Not Recklessly [12/91-p6]
ENVIRONMENT
Production & Use

From The Ground Up [1/91-p39] Letters: The Pain Of The Solution May Be

Worth it [2/91-p6] Direct Line: Tire Power [2/91-p58]

Letters: More Opportunities In Environmental Cleanup [3/91-p6]

Meeting Consumer Needs Of The '90s [3/91-p45]

Small Firms Pay For Clean Air [3/91-p52] Editorial: Energy Security Requires Development Of Alaska's Arctic

National Wildlife Refuge [5/91-p75] Letters: American Ingenuity And The Environment [6/91-p5]

The Foremost Goal: Top Performance [6/91-p45]

Letters: More On The Arctic National Wildlife Refuge [7/91-p5]

How An Environmental Scientist's Business Grew From Contaminated Soil [7/91-p13] Clean-Air Rules Affect Small Firms [7/91-p28]

Letters: A Helpful Guide On The Clean Air Act [8/91-p4]

Congressional Alert: Heat Rises Over Wetlands [8/91-p62]

Letters: The Arctic National Wildlife Refuge And Alternate Energy [9/91-p4]

Congressional Alert: The Quality Of Indoor Air [9/91-p78]

Wetlands Agreement Is Sign Of Progress [10/91-p12]

Congressional Alert: Clean Water Act Up For Review [10/91-p78]

The Best Defense Against Pollution [11/91-p53]

Can You Be Allergic To The 20th Century? [11/91-p78]

ESTATE PLANNING

Congress Thaws The Estate Freeze [2/92-p23] Long-Term-Care Coverage As Inheritance Insurance [2/91-p62]

Quick And Easy Standby Trusts [7/91-p52] Trust Arrangements [8/91-p55]

Avoid The Pitfalls In Choosing An Executor [9/91-p68]

Don't Put Off Estate Planning [12/91-p34] A Pinal Gift--And One Of The Best [12/91-p46]

Insurance Trusts [12/91-p51] HTHICS see also Management

The Foremost Goal-Top Performance [6/91-p45]

Trust Gives You The Advantage [8/91-p42] Operating With One Policy: Service With Honesty [11/91-p8]

ETIQUETTE

Mother Knows Best [5/91-p76] Overseas Manners... [9/91-p80] ...And Mores [9/91-p80]

EUROPE

NB Tip: Free booklets for business people moving to Europe [1/91-p8]

Data Available On Trade With Soviets, East Europeans [11/91-p14]

Selling In The New Europe [12/91-p18]
How To Determine The Shape Of The New
European Marketplace [12/91-p23]
For More PC92 Information [12/91-p24]

For More EC92 Information [12/91-p24]

EXECUTIVES see also Corporations;

Don't Promise Too Much To New Executives

Should You Be A Mentor? [4/91-p24] Chipping Away At The Glass Ceiling [5/91-p20]

Part-Time Professionals Offer Flexibility [6/91-p6]

How He Turned The Magic Of Business Into
The Business Of Magic [6/91-p11]
Help Newcomers Learn The Ropes [8/91-p32]
EXECUTIVES (SPECIFIC) see Entrepreneur's
Notebook, Lessons of Leadership and
Making It in Regular Features & Special

Reports portion of Index
EXPORT SALES see International Trade

pr.

FACSIMILE MACHINES see Offices/Office Equipment, Furniture & Supplies; Telecommunication

\* Page numbers followed by letters refer to articles not included in all editions. **FAMILY BUSINESS** 

A Good Time To Be A Woman [1/91-p27] Chief's Toughest Job; Teacher [1/91-p27] Case Study: A Father Unable To Take Action [1/91-p30]

Ten Tips For Working With Nonfamily Employees [1/91-p56] Letters: Spread The Good Advice To Family

Businesses [2/91-p7] Congress Thaws The Estate Freeze [2/91-p23]

Family Businesses Take To The Networks [2/91-p38]

You Deserve The Best Managers [2/91-p38] Case Study: Feuding Kids Keep Dad From Retiring [2/91-p42]

Letters: Family Businesses Are Smart To Look To Women [3/91-p6]

Tell Your Story...Again And Again [3/91-p42] Recession Means Agony, Opportunity [3/91-p42]

Case Study: A Big Firm's Stake In Family Business [3/91-p44]

Messages From Your Children [4/91-p38] Being Responsible Shareholders [4/91-p38] Case Study: A Future Mensced By Bankruptcy

[4/91-p42] Ten Keys To Success In Family Business [4/91-p44]

Three Views In Small Packages [5/91-p58] Summer Jobs For Your Kids [5/91-p58] Case Study: Shareholders At The Crossroads [5/91-60]

A Tougher Challenge For Family Firms [6/91-p65]

[6/91-p65] How To Enhance Communications [6/91-p65] Case Study: Annie And The Diamonds

Case Study: Annie And The Diamonds [6/91-p67] Avoiding "Business Divorce" Court [7/91-p34]

Avoiding "Business Divorce" Court [7/91-p34] Have Patience With Process [7/91-p34] Case Study: "Protected" Spouse Fears For Her Future [7/91-p36]

Letters: Good Relationships In Family Firms [8/91-p5] Looking At Life Cycles - With A Twist

Looking At Life Cycles-With A Twist [8/91-p42]

Trust Gives You The Advantage [8/91-p42] Case Study: Shocked By A Son's Plans To Depart [8/91-p45]

Something To Be Passionate About [9/91-p48] The Power Of Patient Capital [9/91-p48] Case Study: A Host Of Troubles Greets Son's

Return [9/91-p51] When You're An In-Law [10/91-p37] Choosing Among Siblings [10/91-p37]

Choosing Among Siblings [10/91-p37]
Case Study: On The Outside Looking In
[10/91-p40]

Books For Your Shopping List [11/91-p32] Following In Huge Footsteps [11/91-p32] Case Study: Keeper Of The Peace [11/91-p36] Don't Pat Off Estate Planning [12/91-p34] A Final Gift-And One Of The Best

[12/91-p46] Are You Being Too Generous? [12/91-p46]

Are You Being Too Generous? [12/91-p40] Case Study: When An Heir Runs Amok [12/91-p48]

Direct Line: Out Of The Family [12/91-p52] FEDERAL BUDGET, PEDERAL DEFICIT see U.S. Govt.--Budget

FINANCIAL PLANNING see also Bankruptcy & Business Failures; Consultants; Estate Planning; Investment (Individual); Securities

"Borrowing" From Your IRA [7/91-p53]

FLOWERS/PLANTS/LANDSCAPING

Direct Line: A Growth Industry [1/91-p61] Direct Line: Tom Thumb Trees [3/91-p62] Direct Line: Grounds Work [5/91-p62]

Direct Line: From The Ground Down [5/91-p63]

How A High-School Coach Became The "Farmer" In The Discount Dell

[7/91-p12] A Growing Business--Literally 19/91-p18] Take A Risk--But Not Recklessly [12/91-p6] A Successful Oregon Sister Act Gets Ready

For Its Second Act [12/91-p14] FOOD/BEVERAGE INDUSTRY & TRADE

see also Agribusiness; Restaurants From The Pierogy Capital [1/91-p11]

Resilience For The Recession: Desktop Dining [1/91-p68]

Combination Act [1/91-p76]

Designer Pizza At Off-The-Rack Prices [3/91-p13]

Meeting Consumer Needs Of The '90s [3/91-p45]

Direct Line: Table Preparations [4/91-p58] How A French Boy From Vienna Became Hawail's Ice Cream King [5/91-p11]

Dining And Whining [5/91-p76] A New Sense Of Service [6/91-p16]

The Food Industry Takes The Offensive 17/91-p421

Direct Line: Bagels For Beginners [7/91-p55] Letters: Juicy Comparisons [8/91-p4] Too Much Diversity Can Fragment A Firm [9/91-p10]

Are They Still Making It? [9/91-p16] Direct Line: Food Facts [9/91-p65]

Impressive Volume, But Does It Make Money? [11/91-p10]

Where's The Milk? [12/91-p64] FOREIGN INVESTMENT see Economic

Development; International Trade FRANCHISING & LICENSING

Resilience For The Recession [1/91-p68] An Inexact Science [2/91-p65] Meeting Consumer Needs Of The '90s

13/91-p451 The Future Grows Older [3/91-p48]

Growth Of Franchise Sales [3/91-p50] Direct Line: Women's Perspective

[3/91-p62] Quick Printing Turns High-Tech [4/91-p63] Career Paths For Women [5/91-p68] Four Avenues To Franchising [6/91-p48] Direct Line: Home Work [6/91-p68] Temporary Assignments [7/91-p57] Financing Your Franchise [8/91-p46]

Preparing A Loan-Proposal Package [8/91-p48]

Direct Line: Food Facts [9/91-p65] At Home With Franchises [9/91-p70] A "Democratic" Setup For Franchises

[10/91-p8]

Bumper-To-Bumper Auto Care [10/91-p70] How Changes Are Affecting Franchising [11/91-p65]

Writing A Plan For Growth [11/91-p68] Help For Veterans To Become Franchisees [11/91-p69]

What To Look For In A Franchise [11/91-p72] Direct Line: Wheresbouts [11/91-p76] Filling Niches In Health Care [12/91-p54] FREE TRADE see International Trade

FURNITURE see Home Care, Decoration & Furnishings; Offices/Office Equipment, Furniture & Supplies

GAMBLING

How Bookmaking And Bookselling Come Together In Las Vegas [11/91-p20] GAMES & HOBBIES

Direct Line: For Games People Play [1/91-p62] Avoid The Hobby Label [3/91-p61] Thanks To This Firm. Some Ballplayers Get

Sore Arms From Swinging Pens, Not Buts [4/91-p10]

Direct Line: The Creative Touch [4/91-p58] An All-American Game [11/91-p88] GERMANY

German Capital Needs Could Raise U.S. Interest Rates [2/91-p9]

Direct Line: German Connections [10/91-p66] GIFTS, GREETING CARDS, NOVELTIES & TOYS

A Second Career For The Fun Of It [1/91-p10] Direct Line: Pots And Pans [1/91-p61] Seeing Is Believing [1/91-p76] Direct Line: Inflation Strategy [2/91-p59] Tool Box [2/91-p72]

Find The Seam, Make Your Shot [3/91-p8] What Does A Smell Look Like? [3/91-p57] Direct Line: Sending A Message [3/91-p63]

Figuring The Percentages 15/91-p651 Here's The Rub [6/91-p80]

Direct Line: Here Comes Christmas [8/91-p56] Direct Line: Paper Works [9/91-p64]

Direct Line: Fun And Games [9/91-p65] There Oughta Be A Law [9/91-p80] Glass Works [10/91-p80]

Letters: How About A "Voodoo" Editor Doll? [11/91-p5]

How Richard Thalheimer Is Trying To Sharpen An Out-Of-Date Image [11/91-p16]

For Auld Lang Syne [12/91-p64] Where's The Milk? [12/91-p64]

GOVERNMENT PROCUREMENT Selling To Uncle Sam [3/91-p29]

Winning Your Share Of Federal Business [3/91-p30]

GOVERNMENT REGULATION From The Ground Up [1/91-p39]

Minimum Wage, OSHA Fines Set To Rise [3/91-p9]

The Threat To Pension Plans [3/91-p18] Small Firms Pay For Clean Air [3/91-p52] Letters: The IRS Should Back Off [5/91-p4] Congressional Alert: The Paperwork Deluge 15/91-p741

Achieving Access For The Disabled [6/91-p31] Clean-Air Rules Affect Small Firms [7/91-p28] The Food Industry Takes The Offensive

[7/91-p42] New Federal Rules Will Hurt Some Home Huyers [8/91-p11]

Updated OSHA Guide Details New Penaities [8/91-p11]

A Criminal Trap For Business [9/91-p56] Wetlands Agreement Is Sign Of Progress [10/91-p12]

Ways To Make Safety Work [12/91-p25]

\* Page numbers followed by letters refer to articles not included in all editions.

What You Must Do For The Disabled [12/91-p36]

Point By Point: The Rules Of Access 112/91-p381

GREETING CARDS see Gifts, Greeting Cards, Novelties & Toys

GUARANTEES/WARRANTIES

Delivering ON A Guarantee: Perfect Service, No Exceptions [8/91-p6] Extended Warranties: What Are They Worth?

[8/91-p54] Letters: An Addition To A Listing Of

Breakdown Insurers [9/91-p4]

H

HANDICAPPED see also Americans With Disabilities Act

Letters: Opportunity In Hiring Disabled Workers [1/91-p6]

Letters: Telecommuting Can Open Doors For The Deaf [3/91-p6]

Letters: Don't Forget Goodwill [3/91-p4]

Credit For Compliance [4/91-p60] A Virginia Entrepreneur Has An Idea About

Handicaps And Success [5/91-p14] Letters: Not Just A Rose By Another Name [8/91-p5]

HANDICRAFTS

Direct Line: Hooks And Yarns [2/91-p59] Direct Line: List Of Craft Shows [2/91-p59] Direct Line: The Crentive Touch [4/91-p58]

HARASSMENT How To Deal With Sexual Harassment [12/91-p28]

The Principal Ingredients Of A Sexual-Harassment Policy [12/91-p31]

HEALTH CARE

How To Beat The Drag Of Jet Lag [1/91-p63] Healing Prostate Pain Without Surgery [2/91-p56]

Meeting Consumer Needs Of The '90s

[3/91-p45]

What To Do When You Want To Gain Weight [3/91-p60] Hot Spots [3/91-p72]

Letters: Modifying The Solutions To Prostate Problems [4/91-p5] Faithful Reminders [4/91-p6]

The Search For Relief From Back Pain

[4/91-p57] Testing, One, Two ... Should You Have A

Checkup? [6/91-p70] Preventing Bone Loss .- There's Good News

[7/91-p50] Getting Smart When You're Pushing A Grocery Cart [9/91-p66]

Baking Times [10/91-p80]

Can You Be Allergic To The 20th Century? [11/91-p78]

Protecting Your Health And Your Valuables [12/91-p50]

Filling Niches In Health Care [12/91-p54] HEALTH INSURANCE see also Employee Benefits; Workers' Compensation

Letters: Figures On Health-Care Charts-A Chrification [1/91-p6]

Direct Line: Pet Project [1/91-p61] Letters: Don't Forget Nurses For Cost-Effectiveness [2/91-p7] Government Rejects Role In Cleanup

[2/91-p35] AIDS Benefits Cut [2/91-p35] Long-Term-Care Coverage As Inheritance Insurance [2/91-p62] Congressional Alert: Health Benefits [3/91-p70] Costs Rise For Medical Plans [4/91-p32]

Accounting-Rule Changes [4/91-p32] Heavy Votes Against Forced Health Care [6/91-p39]

"Bare-Bones" Plans Can Reduce Costs 18/91-p361

Letters: Support For Canada's Health System [9/91-p4]

Prescriptions For Medical Costs [9/91-p38] Automobile Medical Coverage: Is It Worth The Extra Cost? [9/91-p68]

Congressional Alert: Health-Insurance Tax Deduction [9/91-p78]

NB Tips: Conference to consider congressional health-care proposals [10/91-p10]

Computerizing Patient Records [10/91-p54] States Hamper Cost Cutting [10/91-p56] Premiums Continue To Soar [10/91-p56] Congressional Alert: Chance To Save On

Health Care [11/91-p86] Letters: The Hidden Costs In Managed

Health Care [12/91-p4] Letters: Tiers, Idle Tiers [12/91-p4] HIGHWAYS see Construction Industry; Infrastructure; Transportation

HIRING & FIRING see also Civil Rights Legislation; Employees; Immigration

Letters: Opportunity In Hiring Disabled Workers [1/91-p6]

Is It Downsizing, Or Is It Discrimination? [1/91-p8]

Do's And Don'ts On Severance Pay [1/91-p8] Finding The Right Workers [2/91-p16] From The Dole To The Payroll [2/91-p18] Avoid Pitfalls In Hiring, Firing

[2/91-p51]

Don't Promise Too Much To New Executives [4/91-p8]

In Defense Of Screening [4/91-p33] Letters: Don't Forget Privacy [5/91-p5] Part-Time Professionals Offer Flexibility [6/91-p8]

When Silence Is Golden [7/91-p48] Make A "Clean Break" With Departing

Employees [8/91-p10] Trial Periods Can Cut The Cost Of Hiring

[8/91-p10] NB Tips: New book, "A Small Business Guide

to Employee Selection" [8/91-p10]

Rules On Medical Tests For New Hires [8/91-p29]

Letters: There Are Ways To Examine New Hires [10/91-p4]

HOBBIES see Games & Hobbies HOME CARE, DECORATION & **FURNISHINGS** 

Combination Act [1/91-p76]

How a "Hippie In The Woods" Became The Iron Man Of The Ozurk Mountains [2/91-p12]

Wall To Wall [2/91-p72] Tool Box [2/91-p72]

Direct Line: Carpet Facts [7/91-p54] Direct Line: Unfinished Business [9/91-p64]

Down The Drain [9/91-p80] For Auld Lang Syne [12/91-p64]

HOME-BASED BUSINESS

Direct Line: Achieving Merchant Status [2/91-p59]

A Pool Arrangement [3/91-p61] Direct Line: Home Work [4/91-p59] Direct Line: Home Work [6/91-p68] NB Tips: Free guide, "The World's Greatest List of Home-Business Resources" [11/91-p12]

HOME-EQUITY LOANS see Loans HONORS see Awards & Honors HOTELS, MOTELS & INNS

Japan: Hotel Okura [1/91-p50] The Welcome Mat [4/91-p72]

Keeping Clients In The Loop [8/91-p8] How Changes Are Affecting Franchising [11/91-p65]

HOUSING see also Construction Industry;

Mortgages; Real Estate

Shared Equity Deals For First-Time Home Buyers [4/91-p62]

New Federal Rules Will Hurt Some Home Buyers [8/91-p11]

Letters: A Caution About Rollovers [9/91-p4]

IMMIGRATION

New Rules On Immigration [9/91-p29] IMPORTING see International Trade INCOME TAX see also Business Taxes; Estate Planning; Taxation; U.S. Tax Code Commuters Get A Break [1/91-p64] Targeting Abuses On The Side [1/91-p64] Three Financial Records You Must Keep

Long-Term [1/91-p66] Many--If Not So Happy--Returns [2/91-p32]

Frequent-Flier Awards Taxable? [2/91-p60] What Will You Give To The IRS This Year? [3/91-p26]

Avoid The Hobby Label [3/91-p61] A Pool Arrangement [3/91-p61] A Vanishing Deduction [3/91-p61]

Fivery Little Bit Helps [4/91-p60] The Extension Trap [4/91-p60]

Letters: Deduction Correction For The Self-Employed [5/91-p5]

Rental Advantages For Hard-To-Sell Houses [5/91-p64]

Kids, Summer Jobs, And Uncle Sam [5/91-p64] Preserving The Evidence [5/91-p66] Tax-Preparation Fees [5/91-p66] A Home Away From Home [6/91-p73]

The Art Of Giving [7/91-p53]

Uncle Sam On the Installment Plan [8/91-p55] Letters: A Caution About Rollovers [9/91-p4] Some Part-Timers May Not Be Exempt

[9/91-p69] Sometimes A Good Idea, Other Times A Must

[9/91-p69] Congressional Alert: Health-Insurance Tax

Deduction [9/91-p78] Loan Guarantees Can Cause Tax Problems

[10/91-p65] To File, Or Not To File [10/91-p65]

Here's A Gift That Keeps On Giving .- To You [11/91-p79]

Off-Campus Landlords Can Cut College Costs [11/91-p80]

How To Be Generous With Your Children [11/91-p81]

Art, For the IRS's Sake, Should Not Be Overvalued [11/91-p81]

\* Page numbers followed by letters refer to articles not included in all editions.

INDEPENDENT CONTRACTORS see Outside Contractors

INDIA

India [1/91-p38B\*]

Trade Zone Provides Profitable Climate [1/91-p38F\*]

India's Excellence [10/91-p40H\*]

Prime Market For The U.S. [10/91-p40B\*] Prime Hunting Ground For U.S. Business

[10/91-p40C\*] ITC: An Indian International [10/91-p40H\*]

An Interview With ITC's K.L. Chugh [10/91-p40H\*]

A Booming India Beckons [10/91-p401\*] Uniferro: Maker Of Investment Custings [10/91-p40K\*]

Precision Gears Takes High-Tech Abroad [10/91-p40L\*]

Lawkim Ltd.: An Air Of Optimism Is Afoot [10/91-p40N°]

Improving India's Banking [10/91-p40P\*]

INDIVIDUAL RETIREMENT ARRANGEMENTS (IRA) see also Pensions &

Pension Plans; Retirement "Borrowing" From Your IRA [7/91-p53]

INDUSTRIAL SAFETY see Occupational Hazards & Injuries

INFORMATION SERVICES

An Intelligent Friend Gets A Pretty Face [1/91-p42]

The Next Best Thing To A Link To Heaven [1/91-p43]

How An Indian-Born Entrepreneur Found The "Tiger" Within Herself [6/91-p10] INFRASTRUCTURE

Letters: The Infrastructure Is Due Some Help [2/91-p7]

Era Of Interstate Highway Construction Nears End [2/91-p9]

Highway Bill Could Pose Quandury For Administration [7/91-p10]

INSURANCE see also Health Insurance; Liability/Liability Insurance

Is Mortgage Disability Insurance A Good Deal? [1/91-p66] Evaluating Credit-Card Car-Rental Insurance

[3/91-p66] Choosing The Right Coverage: First To Die,

Second To Die [5/91-p65] Letters: Insurance For Car Rentals: Know

What You Have [6/91-p4]

Ways To Control Insurance Costs [6/91-p55] How A San Francisco Insurance Broker Transformed RAce Into A "Nonissue" [7/91-p14]

Key-Man Coverage [7/91-p53]

Letters: Dangers In Packaging Insurance Accounts [8/91-p4]

Providing Insurance For The College-Bound [8/91-p53]

Frequent-Flyer Coverage [8/91-p54] Extended Warranties: Are They Worth It? [8/91-p54]

Letters: An Addition To A Listing Of Breakdown Insurers [9/91-p4]

Letters: More On Controlling Insurance Costs [10/91-p4]

Homeowners' Insurance That's Inflation-Proof [10/91-p64]

Insurance Trusts [12/91-p51] INTEREST RATES

German Capital Needs Could Raise U.S. Interest Rates [2/91-p9]

INTERIOR DECORATING see Home Care, Decoration & Furnishings INTERNATIONAL TRADE & INVESTMENT see also Competitiveness

India [1/91-p38B\*] Japan [1/91-p47]

Letters: The Ins And Outs Of Exporting [3/91-p6]

A Road Map For Bulgaria [3/91-p56] Direct Line: A Route To Japan [3/91-p62] Conference To Focus On Asia-Pacific Trade 14/91-p91

Information Available On Rebuilding Kuwait [4/91-p9]

Rediscover Latin America [4/91-p54] A U.S.-Mexico Free-Trade Pact? [4/91-p55] Tariffs In Selected Countries [4/91-p56] Walesa Urges U.S. Firms To Invest In

Poland [5/91-p10] Direct Line: Destination: U.S.A. [5/91-p63] Editorial: A Challenge To Japan [5/91-p75]

Korea [6/91-p59] Business's Trade Focus Shifts Following

\*Fast Track\* Win [7/91-p10] New Help For Selling Abroad [7/91-p46] Congressional Alert: Limiting Exports [7/91-p54]

Direct Line: Latin Beauty [8/91-p56] Congressional Alert: The Merits Of Trade With China [8/91-p62]

An Overseas Gamble That Paid Off [9/91-p8] Revitalizing A Country (Taiwan) [9/91-p42] Free Trade Across The Rio Grande [9/91-p60] India's Excellence [10/91-40B\*] Women Urged To Go Global [10/91-p44] Direct Line: German Connections [10/91-p66] Editorial: Congress Should Move Quickly On Issues Critical To Competitiveness [10/91-p79]

A New Life Abroad For Small Firms [11/91-p10]

Data Available On Trade With Soviets, East Europeans [11/91-p14]

Selling In The New Europe [12/91-p18] How To Determine The Shape Of The New European Marketplace [12/91-p23]

INVENTORY CONTROL Point-Of-Sale Inventory Systems: Now Ready

For Small Businesses [12/91-p41] INVESTMENT (INDIVIDUAL) see also Art/Photography; Securities

Three Financial Records You Must Keep Long-Term [1/91-p66]

Sophisticated Investors Turn To ... Savings Bonds? [2/91-p61]

Ladders And Coupons for The CD Investor [4/91-p61]

Money-Market Funds With Government Backing [9/91-p67]

The Pluses And Minuses Of Dual Signatures [12/91-p50]

## J-K

JAPAN Hitachi Ltd.; Hotel Okura; Toshiba Corp. [1/91-p47] Direct Line: Route To Japan [3/91-p62] Editorial: A Challenge To Japan [5/91-p75] JOB TRAINING see Education & Job Training JOINT VENTURES see also Special Advertising Sections in Regular Features & Special Sections portion of Index Congressional Alert: Competitiveness And Joint Ventures [6/91-p78]

JUDICIAL SYSTEM

Civil-Justice Proposals Could Benefit Business [10/91-p12]

How He Helps Jurors Stay Awake By Turning Trials Into "Multimedia Events" [10/91-p16]

KEOGH PLANS see Retirement

KOREA

Korea [6/91-p59]

KUWAIT

Information Available On Rebuilding Kuwait [4/91-p9]

U.S. Firms Seek Contracts For Rebuilding Kuwait [5/91-p40]

LABOR LEGISLATION see also Employee Benefits

Letters: There's Nothing Wrong With Hard Work [2/91-p6]

Congressional Alert: Strike-Promoting Legislation [2/91-p70]

Editorial: When You Strangle The Employer, You Also Kill The Jobs [3/91-p71]

Strike-Bill Veto Threat Encourages Business [4/91-p9]

Airlines Say Striker Bill Would Ground Carriers [6/91-p9]

Labor Targets The States [8/91-p22] LABOR UNIONS

Letters: Unions Ought To Think About Nonunion Workers [3/91-p6]

Letters: They'd Rather Work Than Be Busted [6/91-p5]

Airlines Say Striker Hill Would Ground Carriers [6/91-p9]

Postal Contract Settlement Is Victory For Business [8/91-p11]

Labor Targets The States [8/91-p22] Letters: Labor's Loss Of Members Reflects Its Lost Purpose [10/91-p4]

LANDSCAPING see Flowers/Plants/Landscaping

LATIN AMERICA

Rediscover Latin America [4/91-p54] LAWS & LEGISLATION (FEDERAL) see also

Congressional Alert in Regular Features & Special Sections portion of Index Letters: The New Tax Law's Bite [1/91-p6]

The Federal Impact On Business [1/91-p23] Editorial: The Same Old Faces Should Not Mean The Same Old Policies In Congress [1/91-p75]

U.S. Chamber Offers "Strong Medicine" To Spur Recovery [2/91-p9]

The Foremost Goal: Top Performance [6/91-p45]

Highway Bill Could Pose Quandary For Administration [7/91-p10]

Comprehensive Energy Bill Would Free Producers [7/91-p10]

An Uphill Fight For Bank Bill [7/91-p37] Prescriptions For Health Costs [9/91-p38] Laws With Sharp Teeth [9/91-p58]

\* Page numbers followed by letters refer to articles not included in all editions.

Dragging Employers Into Child Support [10/91-p34]

Editorial: Congress Should Move Quickly On Issues Critical To Competitiveness [10/91-p79]

LAWS & LEGISLATION (STATE)

Letters: States Practice Taxation Without Representation [1/91-p6]

Letters: Opportunity In Hiring Disabled Workers [1/91-p6]

Letters: Another Good Reason To Watch The States [2/91-p6]

Labor Targets The States [8/91-p22] Dragging Employers Into Child Support [10/91-p34]

States Hamper Cost Cutting [10/91-p56] LEADERSHIP see Management

LEASES & LEASING/RENTALS To Use But Not To Own [1/91-p38] Fill It Up Before You Return It [1/91-p65] Direct Line: The Class Of '57 [2/91-p58] Direct Line: Part-Time Tools [3/91-p62]

Evaluating Credit-Card Car-Rental Insurance [3/91-p66] Ways To Make The Most Of Rental Expenses

[4/91-p8]

Direct Line: Attics For Rent [4/91-p58] Vehicle Leasing: Plenty Of Options [5/91-p27] Rental Advantages For Hard-To-Sell Houses [5/91-p64]

Hard Cases [5/91-p76]

Employees For Rent [6/91-p36]

Letters: Take A Gander At What's Sauce For The Goose [8/91-p4]

Temporary Offices For Swing Space [8/91-p8] Letters: A Caution About Rollovers [9/91-p4]

The Lure Of Leasing [12/91-p49] LEGAL SERVICES

Programs That Let You Be Your Own Lawyer [3/91-p40] Lilting Lawyers [6/91-p80]

There Oughta Be A Law [9/91-p80] Civil-Justice Proposals Could Benefit Business [10/91-p12]

How He Helps Jurors Stay Awake By Turning Trials Into "Multimedia Events" [10/91-p18]

Add A Legal Partner To Your Business [10/91-p33]

Legal Advice For Less Than List Price [10/91-p64]

A Handy Legal Tool: Power Of Attorney [10/91-p64]

Letters: How About A 'Voodoo Editor' Doll? [11/91-p5]

LIABILITY/LIABILITY INSURANCE Congressional Alert: A Renewed Effort To

Limit Liability [6/91-p78] NB Tips: Book, "Product Liability in the

United States: A Primer for Manufacturers and Their Employees [7/91-p8]

Congressional Alert: Medical-Liability Reform [12/91-p62]

LITERACY

Direct Line: Reading On The Job [8/91-p57] LIVESTOCK see Agribusiness LOANS see also Banks & Banking; Credit; Credit Cards & Accounts; Economic Development; Venture Capital Direct Line: Finding Funding [1/91-p62] Personal Use Of Company Cash [2/91-p60]

Raising Capital In A Recession [4/91-p28] Direct Line: Home On The Line [4/91-p58] For Home-Equity Loans, It's A Buyer's Market [5/91-p64]

NB Tipa: SBA offers "First Step Review" software program [8/91-p10]

Financing Your Franchise [8/91-p46]

Preparing A Loan-Proposal Package [8/91-p48]

Low-Interest Loans Bridge The Capital Gap
[10/91-p8]

Loan Guarantees Can Cause Tax Problems [10/91-p65]

LOGGING INDUSTRY

Direct Line: Woods Work [3/91-p63]

### M

MAGAZINES Direct Line: Driving Ambition [3/91-p63] MAIL SERVICES see Delivery & Mail Services; U.S. Postal Service MAILING LISTS, MAIL-ORDER BUSINESS see Direct Marketing; Marketing MANAGEMENT see also Communications; Corporations; Employees; Employment; Hiring & Firing; Wages, Salaries & Fees Sudden Departures [1/91-p44] To Drive Employees, Give Them The Wheel [2/91-p8] Have Problems? Open Up, Internally [2/91-p8] You Deserve The Best Managers [2/91-p38] When Others Go Bankrupt [4/91-p25] Ideas That Pay Off [4/91-p34]

When Others Go Bankrupt [4/91-p25]
Ideas That Pay Off [4/91-p34]
Know The Rules On Pay And Hours [4/91-p50]
Men, Women & Leadership [5/91-p16]
Leadership Vs. Management [5/91-p18]
Taking A Turn For The Better [5/91-p23]
A New Sense Of Service [6/91-p16]
Follow The Leader [7/91-p6]
Show Employees Where They Fit In [7/91-p6]
Have Patience For Process [7/91-p34]
Making A Century-Old Firm Run Like New

[8/91-p10]
Help Newcomers Learn The Ropes [8/91-p32]
A Primer For New Managers [8/91-p34]
How To Promote Without Bias [8/91-p40]
Plans Ahead [8/91-p64]

Too Much Diversity Can Fragment A Firm [9/91-p10]

How A Pirm Rebounded [9/91-p12] Making Molehills Out Of Mountains

[9/91-p28] Tips For Boosting Your Cash Flow [9/91-p52] Avoiding Too Much Of A Good Thing

[10/91-p6]
Making The Best Of A Bad Market [10/91-p10]

NB Tips: Seminars, "Programs For Growing Companies" [11/91-p12]

The Best Defense Against Pollution [11/91-p53]

Environmental Fitness In The Small Company [11/91-p56]

Direct Line: Flexing Employers' Time [11/91-p77]

A Small Firm Scores With A Major-League Contract [12/91-p8]

How To Deal With Sexual Harassment [12/91-p28]

How To Be A Great Boss [12/91-p44] MAPS

Continental Drift [7/91-p64] Letters: What Makes The World Go Fast? [9/91-p4] For Clock Watchers [12/91-p64] MARKHTING see also Advertising; Direct Marketing; Sales & Selling

A Second Career For The Fun Of It [1/91-p10] From The Pierogy Capital [1/91-p11]

The Man Who Transformed T-Shirts From Underwear Into Fashion [1/91-p14] PR On A Shoestring [1/91-p31]

Undying Support [2/91-p26]

An "Instinct" For Computer Success [4/91-p46] Tips For Boosting Your Cash Plow [9/91-p52] Letters: A Suggestion Some Could Live

Without [10/91-p5]

A Sell-On-Wheels Way to Reach Customers [10/91-p10]

Can A Business See Itself As Its Customers See It? [10/91-p16]

Congressional Alert: The Threat To Telemarketing [10/91-p78]

Operating With One Policy: Service With Honesty [11/91-p8]

Looking For The Less-Obvious Customer [11/91-p12]

A Firm Practices What It Teaches [12/91-p12] Direct Line: How To Promote Yourself [12/91-p53]

MATERNITY & PATERNITY LEAVES see Employee Benefits

MEDICAID, MEDICARE see Health Insurance MENTOR PROGRAMS

Should You Be A Mentor? [4/91-p24] Aim For The Prize [7/91-p47] Leadership Training For Women Owners [7/91-p47]

MERGERS, ACQUISITIONS & DIVESTITURES see also Employee Ownership/Profit-Sharing

Resilience For The Recession: Matchmakers
[1/91-p68]

How To Build Value In Service Companies [4/91-p8]

Deciding Whether To Go Public [5/91-p51] Avoiding "Business Divorce" Court

[7/91-p34] The Power Of Patient Capital [9/91-p48]

A Successful Oregon Sister Act Gets Ready For Its Second Act [12/91-p14]

METRIC SYSTEM see Standards MEXICO

A U.S.-Mexico Free-Trade Pact? [4/91-p55] Business's Trade Focus Shifts Following "Fast Track" Win [7/91-p10]

Free Trade Across The Rio Grande [9/91-p60] MINIMUM WAGE see Wages, Salaries & Fees MINORITY-OWNED BUSINESS

Small Suppliers, Big Contracts [1/91-p8] Direct Line: U.S. Capital [6/91-p69]

How A San Francisco Insurance Broker Transformed Race Into A "Nonissue" [7/91-p14]

Low-Interest Loans Bridge The Capital Gap [10/91-p8]

A New Life Abroad For Small Firms
[11/91-p10]

MORTGAGES see also Housing
Is Mortgage Disability Insurance A Good
Deal? [1/91-p66]

A Vanishing Deduction [3/91-p61] Shared Equity Deals For First-Time Home

Buyers [4/91-p62] For Home-Equity Loans, It's A Buyer's Market [5/91-p64]

\* Page numbers followed by letters refer to articles not included in all editions. Later [7/91-p51]

ARMs With A Wider Reach [8/91-p54]

Letters: Mortgage Magic, Yes, But Avoid Sleight-Of-Hand [9/91-p4]

MOTELS see Hotels, Motels & Inns

MOTION PICTURES see Entertainment MOTIVATION

Bored Game [6/91-p80]

Show Employees Where They Fit In [7/91-p6]

MOVING see Relocation

MUNICIPAL GOVERNMENT

Making Mortgage Magic: Pay Now To Save

MUSIC/MUSICAL INSTRUMENTS
Music May Tame The Savage Breast, But His
Diffusors Tame The Music [8/91-p13]

Letters: Blame It On The Victorians [9/91-p4]

Quality For Cities [10/91-p60]

The Sound Of "Peaceful Times" [9/91-p18]
Only the Music Is In The Clouds [11/91-p60]
How A Pennsylvania Company Makes The
Sweet Sounds Of Innovation [12/91-p16]
MUTUAL FUNDS see Securities

#### N - O

NATIONAL DEBT see U.S. Govt.—Budget
NOVELTIES see Gifts, Greeting Cards,
Novelties & Toys
OCCUPATIONAL HAZARDS & INJURIES
Minimum Wage OSHA Fines Set To Rise

Minimum Wage, OSHA Fines Set To Rise [3/91-p9]

Updated OSIIA Guide Details New Penalties [5/91-p11] A Criminal Trap For Businesses [9/91-p56]

Congressional Alert: Strengthening Laws On Health And Safety [10/91-p78]

Ways To Make Safety Work [12/91-p25] Cutting Costs Through Safety [12/91-p26] OFFICES/OFFICE EQUIPMENT.

FURNITURE & SUPPLIES
Tools For The Office Trade [2/91-p46]

Tools For The Office Trade [2/91-p46] Repair Kit [2/91-p72] Ways To Make The Most Of Rental Expenses

Ways To Make The Most Of Rental Expense [5/91-p8] Spring Hang-Ups [5/91-p76]

Medical Managing [5/91-p76]
Direct Line: Company Stores [6/91-p69]

Direct Line: Company Stores [6/91-p69] Here's The Rub [6/91-p80] Punch Line [6/91-p80]

A Not-So-Brief Case [7/91-p64] Temporary Offices For Swing Space [8/91-p6]

Desktop Supply Order [8/91-p64] Happy Faxes [8/91-p64]

Letters: Taming The Paper Tiger At Home [10/91-p4]

A Sell-On-Wheels Way To Reach Customers [10/91-p10]

[10/91-p10] First The Portable Computer, Now The 16-Pound Traveling Office [10/91-p30]

Now, You Can Get SatisFAXtion [10/91-p31] Under The Table [10/91-p80]

Operating With One Policy: Service With Honesty [11/91-p8]

Direct Line: Whereabouts [11/91-p76]
OIL see Energy Resources, Production & Use
OLDER ADULTS see also Demographics;

Social Security
The Future Grows Older [3/91-p48]
Looking At Life Cycles--With A Twist
[8/91-p42]

Elder Care-From Afar [10/91-p63] A Handy Legal Tool: Power Of Attorney [10/91-p64] Direct Line: Not Home Alone [12/91-p53] OPTIONS TRADING see Securities OUTSIDE CONTRACTORS see also Self-Hmployment Declaration Of Independents [10/91-p52] OWNERSHIP see also Family Business The Pluses And Minuses Of Dual Signatures [12/91-p50] Out Of The Family [12/91-p53]

PAPERWORK REDUCTION ACT nee Government Regulation PARTNERSHIPS Follow The Leader [7/91-p6] PATENTS, COPYRIGHT & TRADEMARKS Direct Line: Kids' Stuff [3/91-p62] Direct Line: Keeping Secrets [4/91-p58] The New-Name Game [8/91-p10] Protecting Your Ideas [9/91-p62] PENSIONS/PENSION PLANS see also Retirement The Threat To Pension Plans [3/91-p18] It Doesn't Get Much Simpler Than SEP [3/91-p22] Letters: Pension Plans: Huge Losses Ahead? [5/91-p4] Letters: The IRS Should Back Off [5/91-p4] Letters: Pension Firms: Look Out [5/91-p4] The IRS Targets Small Pension Plans [5/91-p44] Letters: Right On On Benefits [6/91-p5] A Break For Older Business Owners [6/91-p73] Letters: The IRS's Heavy Hand On Small Pension Plans [7/91-p4] Letters: Congress Won't Learn [7/91-p4] Letters: Pension Innovations [7/91-p4] Proposals To Help Employees Save [8/91-p35] Audit Program Is Criticized [8/91-p36] Age-Based Profit Sharing: There Are Limits [8/91-p55] Are You Being Too Generous? [12/91-p46] PERSIAN GULF CONFLICT High-Tech Weapons Prove Critics Wrong, Cheney Says [3/91-p12] Information Available On Rebuilding Kuwait [4/91-p9] Editorial: Why The Lessons Of A 43-Day War. Will Endure Well Into The Next Century [4/91-p71] Reservists Regain Jobs And Benefits [5/91-p36] Clarification (on veterans' re-employment rights [7/91-p5] PERSONAL FINANCE see also Estate Planning, Investment (Individual)

A Better Look In An Old Favorite [1/91-p42] Tax Forms And Insurance For Household Employees [1/91-p65]

Three Financial Records You Must Keep Long-Term [1/91-p66]

PESTS & PEST CONTROL

Giving California's Termites A Taste Of The Frozen North [2/91-p14]

The Food Industry Takes The Offensive [7/91-p42]

Megabugs [7/91-p64] The Portable Porch [7/91-p64] Congressional Alert: Problems With Local Pesticide Laws [11/91-p86] PETROLEUM INDUSTRY see Energy Resources, Production & Use PETS

Direct Line: Pet Project [1/91-p61] Direct Line: Cooing Swimmingly [2/91-p58] Direct Line: How Much Is That Doggie ... ? [4/91-p58] Direct Line: In Cold Blood [10/91-p66]

PHARMACEUTICAL PRODUCTS Direct Line: Off The Shelf [8/91-p56] PHILANTHROPY see Charitable Contributions & Organizations/Volunteerism PHOTOGRAPHY see Art/Photography; Games & Hobbies

PHYSICAL FITNESS see also Health Care Seeing Is Believing [1/91-p76]

NB Tips: National Employee Health and Fitness Day [3/91-p9] Shape Up [3/91-p72]

The Latest Thing In Exercise: Fitness Through Moderation [10/91-p68] PLANTS see Flowers/Plants/Landscaping PLUMBING FIXTURES see Home Care, Decoration & Furnishing

POLAND Walesa Urges U.S. Firms To Invest In Poland [5/91-p10]

POLITICAL FINANCE Letters: Money Talks, But So Would Reform [3/91-p6]

Congressional Alert: Financing Campaigns With Tax Dollars [8/91-p62]

POPULATION see Demographics POSTAL SERVICE see Delivery & Mail Services; U.S. Postal Service POWELL, LEWIS F. JR.

Editorial: The Powell Memorandum: As Valid On Its 20th Anniversary As It Will Be On Its 100th [11/91-p87]

PRESENTATIONS see Marketing; Sales &

PRINTING/PUBLISHING see also Magazines How He Puts Flesh On the Bones Of A Corporation's History [3/91-p14] Quick Printing Turns High-Tech [4/91-p63]

Direct Line: Printer's Link [7/91-p54] PRIVACY

Letters: Don't Forget Privacy [5/91-p5] Congressional Alert: Monitoring Employees [9/91-p78]

Letter: Checking Up On Employees [10/91-p5] PRODUCT LIABILITY see Liability/Liability Insurance

PRODUCTIVITY

NB Tips: Guide for measuring workers' performance [2/91-p8]

NB Tips: Cost of above guide [3/91-p9] Warehouses Should Go With The Flow [4/91-p8]

PROTECTIONISM see International Trade PUBLIC ASSISTANCE

From The Dole To The Payroll [2/91-p18] PUBLIC OPINION

Letters: It's Time to Hold Representatives Accountable [2/91-p6] Readers Reply On Tax Cuts [5/91-p53] Heavy Votes Against Forced Health Care [6/91-p39]

\* Page numbers followed by letters refer to articles not included in all editions.

Readers Say No To Hiring Quotas [11/91-p37] PUBLIC RELATIONS see Customer Relations; Marketing PUBLIC SPEAKING see also Sales & Selling

Address For Success [2/91-p43] PUBLIC WORKS see Infrastructure PUBLISHING see Printing/Publishing PURCHASING

Honesty Is The Best Policy For Suppliers [6/91-p6]

Operating With One Policy: Service With Honesty [11/91-p8]

O-R

QUALITY CONTROL Ideas That Pay Off [4/91-p34] A New Sense Of Service [6/91-p16] Why A Quality Pacesetter Chooses To Hide His Light Under A Bushel [6/91-p20] Quality-Control Techniques [7/91-p8] Letters: The Quest For Quality Is Not A Quick Fix [8/91-p4] Avoiding Too Much Of A Good Thing

[10/91-p6] Quality For Cities [10/91-p60] QUOTA SYSTEMS see Civil Rights Legislation; Employment; Hiring & Firing

RACKETEER INFLUENCED AND CORRUPT ORGANIZATIONS ACT (RICO)

Congressional Alert; Reining In RICO [7/91-p62] A Criminal Trap For Businesses [9/91-p56]

REAL ESTATE see also Housing Personal Reassessments [5/91-p6] Rental Advantages For Hard-To-Sell Houses

[5/91-p64] Home Buyers' Brokers: Someone On Your Side

[9/91-p68] RECESSION see Economic Conditions &

**Forecasts** RECREATION/SPORTS & SPORTS

FACILITIES

Find The Seam, Make Your Shot [3/91-p8] In A Flash [3/91-p72] The Greening Of America [3/91-p72] Follow The Leader [3/91-p72] (Update 5/91-p76)

The Sporting Life [3/91-p72] Thanks To This Firm, Some Ballplayers Get Sore Arms From Swinging Pens, Not

Bats [4/91-p10] Direct Line: Bowl Games [5/91-p62] Direct Line: Putting A Round [5/91-p62]

Direct Line: Ice Links [10/91-p67] Saving Time To Stay On Top [11/91-p12] Direct Line: From Stem To Stern [11/91-p76]

An All-American Game [11/91-p88] The Dream Team [11/91-p88]

RECYCLING see also Waste Disposal Direct Line: Back To Basics [9/91-p64] Direct Line: On The Road Again [10/91-p66] Cups For Keeping [11/91-p10]

RED TAPE/REGULATION see Government Regulation

RELOCATION

NB Tip: Free booklets for business people moving to Europe [1/91-p8]

Bringing A New Town To The Company [4/91-p8]

Letters: Professional Distinction [6/91-p5] RENTALS see Leases & Leasing/Rentals

RESEARCH & DEVELOPMENT

High-Tech Weapons Prove Critics Wrong, Cheney Says [3/91-p12]

Congressional Alert: Fostering Research [7/91-p62]

RESTAURANTS see also Food/Beverage Industry & Trade

Resilience For The Recession: Fast-Food Future [1/91-p68]

A Mac Attack? [1/91-p76]

First In Line At The Cafeteria [2/91-p29] Designer Pizza At Off-The-Rack Prices

[3/91-p13] Letters: Luby Admirer: He's No Armand

Hammer [4/91-p5] Four Avenues To Franchising [6/91-p48]

Direct Line: A Taste Of Thailand [6/91-p68]

The Chef As Famous As His Customers [7/91-p29]

When You Cut Expenses, Don't Slash Value [10/91-p10]

Why A Houston Businessman Feels Flushed With Success [11/91-p18]

RETAIL STORES & TRADE

Direct Line: Where There's Smoke [3/91-p63] Recession-Weary Shoppers Discover Outlet Stores [3/91-p65]

Supplier And Retailer: A Working Combination [4/91-p8]

Direct Line: How Much Is That Doggie...? [4/91-p58]

Direct Line: The Creative Touch [4/91-p58] Career Paths For Women [5/91-p68] Dining And Whining [5/91-p76]

Direct Line: Nuts And Bolts [6/91-p68] Direct Line: Company Stores [6/91-p69] How A High Company Stores [6/91-p69]

How A High-School Coach Became The
"Farmer" In The Discount Dell [7/91-p12]
Direct Line: Bagels For Beginners [7/91-p55]
Direct Line: Bagels For Beginners [7/91-p55]

Direct Line: Sweet And Special [8/91-p56] Direct Line: Tools For Learning [8/91-p56] Direct Line: Fragrance Facts [8/91-p57]

Plans Ahead [8/91-p64]

Direct Line: Unfinished Business [9/91-p64] Direct Line: Paper Works [9/91-p64]

Direct Line: Where There's A Wheel [9/91-p64]

Direct Line: Clothes Line [10/91-p66] How Richard Thalheimer Is Trying To Sharpen

An Out-Of-Date Image [11/91-p16] How Bookmaking And Bookselling Come Together In Las Vegas [11/91-p20]

Direct Line: From Stem To Stern [11/91-p76] Direct Line: For Managing Numbers [11/91-p76]

Direct Line: Searching Religiously [11/91-p77]

Direct Line: When Left Is Right [11/91-p77] One Retailer's Strategies For Happier

Holiday Sales [12/91-p8]

Point-Of-Sale Inventory Systems: Now Ready For Small Businesses [12/91-p41] RETIREMENT see also Individual Retirement

Arrangements; Pensions & Pension Plans Accounting-Rule Changes [4/91-p32] Road Work [4/91-p72]

Annuities: An Old Product With Some New Wrinkles [6/91-p71]

A Break For Older Business Owners [6/91-p73]

Age-Based Profit Sharing: There Are Limits
[8/91-p55]
Something To Be Profit and Advanced to the Profit and Pr

Something To Be Passionate About [9/91-p48]

RISK MANAGEMENT see Liability/Liability Insurance

S

S CORPORATIONS see Corporations
SALARIES see Wages, Salaries & Fees
SALES & SELLING see also Advertising;
Marketing

Direct Line: Manufacturing Rep [4/91-p59] How He Turned The Magic Of Business Into

The Business Of Magic [6/91-p11]
Don't Let The Nays Have It [7/91-p6]
The Proof Is In the Presentation [7/91-p32]
Tips For Turning Customers Into Informed
Buyers [10/91-p10]

SECURITIES

Taming The Stock Market: Dollar-Cost Averaging [2/91-p62]

Saving Money By Managing Your Own "Mutual Fund" [3/91-p65]

Being Responsible Shareholders [4/91-p38] Deciding Whether To Go Public [5/91-p51] Drawing More Cash From Your Mutual Funda [6/91-p72]

Tax-Exempt Bonds: The Last Bastion [7/91-p52]

Making Money Drip By Drip [7/91-p52] Electric Utilities As A Safe Harbor For Investors [8/91-p54]

Brokers' Margin Accounts: Quick Money, Low Interest [9/91-p67]

Money-Market Funds With Government Backing [9/91-p67]

Global Investing For The '90s [10/91-p63] Letters: A Few Nuggets On Brokers' Rates [11/91-p5]

Investment Newsletters: How To Spot The Winners [11/91-p79]

Tax-Deferred Money Funds [11/91-p79] Good-Looking Convertibles [12/91-p49] Decoding The Prospectus From A Mutual Fund [12/91-p49]

SECURITY SYSTEMS

Viruses--Cures For The Uncommon Cold [6/91-p44]

Defensive Tactics For Thwarting Thieves [7/91-p51]

A Notebook Not Just Anyone Can Open [12/91-p42]

SELF-EMPLOYMENT see also Outside Contractors

Targeting Abuses On The Side [1/91-p64] What Will You Give To The IRS This Year? [3/91-p26]

Letters: Deduction Correction For The Self-Employed [5/91-p5]

SENIOR CITIZENS see Older Adults SERVICES

Direct Line: Looking Ahead [1/91-p61] Direct Line: Money Laundry [1/91-p61]

The Carriage Trade [1/91-p76]
A Strategy With Vision [2/91-p10]

Giving California's Termites A Taste Of The Frozen North [2/91-p14]

How To Build Value In Service Companies [4/91-p8]

Direct Line: Table Preparations [4/91-p58] Direct Line: Cloth Bottoms [4/91-p58] Direct Line: Attics For Rent [4/91-p58] Together Again [4/91-p72]

\* Page numbers followed by letters refer to articles not included in all editions. Personal Reassessments [5/91-p6]
Figuring The Percentages [5/91-p65]
Direct Line: Carpet Facts [7/91-p54]
Quality For Cities [10/91-p60]
Direct Line: By The Book [11/91-p76]
Direct Line: When Left Is Right [11/91-p77]
Direct Line: In The Driver's Sent [12/91-p52]
SHOES see Clothing
SMALL BUSINESS

Big Blue Thinks Small [1/91-p43] Direct Line: Financial Consultants [1/91-p62]

Small Firms' Top Concerns [2/91-p45] Direct Line: Uncle Sam's Pockets [2/91-p58] Small Firms Pay For Clean Air [3/91-p52]

Small Firms Pay For Clean Air [3/91-p52]
Raising Capital In A Recession [4/91-p28]
Asset Transfers--Handle With Care [5/91-p8]

Small Business Week Applauds Entrepreneurship [5/91-p8]

Circumstances Can Affect Appraisals [5/91-p8]

NB Tips: Software program for small-business intelligence systems [5/91-p8]

Controlling Costs With Credit Cards [5/91-p50]

Overcoming Adversity [6/91-p25] Survival By The Numbers [8/91-p14]

Transforming Grief Into Triumph (SBA's Sma Business Person of the Year) [9/91-p13]

Building On A Blazing Start [9/91-p44] Holiday Plans [12/91-p8]

SMALL-BUSINESS INCUBATORS see Economic Development

SOCIAL SECURITY see also Older Adults Small Business Presses For Payroll-Tax Cut [3/91-p9]

What Will You Give To The IRS This Year? [3/91-p26]

Cards For Babies--Now It's The Law [4/91-p62]

Congressional Alert: An Outdated Social Security Test [4/91-p70]

Security Test [4/91-p70]
Letters: Deduction Correction For The
Self-Employed [5/91-p5]

The Harnings Test Has Failed [5/91-p42] Fight For Psyroll Tax Cut Continues

Despite Setback [6/91-p9]
SOFTWARE see Computers & Software
SPORTS see Recreation/Sports & Sports
Facilities

STANDARDS

Federal Agencies Plan Switch To Metric System [10/91-p12]

START-UPS see also Entrepreneurs; Making It in Regular Features & Special Sections portion of Index

Direct Line: From The Beginning [4/91-p59] Necessity Mothers A Child-Care Invention [6/91-p8]

Profit Sharing With A Twist [7/91-p8]
Look At Every Option-And Beyond [7/91-p9]
Direct Line: Fragrance Facts [8/91-p57]
Using Incubators As Steppingstones To

Growth [10/91-p8]
STOCKS, STOCK MARKET see Securities
STRIKES, SLOWDOWNS see Labor Unions
SUBSTANCE ABUSE see Tests & Testing

r

TAIWAN Revitalizing A Country [9/91-p42] TAXATION see also Business Taxes; Income Tax; U.S. Govt .- Internal Revenue Service Letters: States Practice Taxation Without Representation [1/91-p6] Letters: The Tax Law's Bite [1/91-p6] Editorial: Key To Recovery: A Reduction In The Costs Of Labor, Capital, And Savings [2/91-p71] A Taxing Situation For "Gas Guzzlers" [4/91-p62] Personal Reassessments [5/91-p6] Readers Reply On Tax Cuts [5/91-p53] Congressional Alert: A Tax Cut Within Reach [5/91-p74] Fight For Payroll Tax Cut Continues Despite Setback [6/91-p9] Getting Rebutes On Purchases Abroad [6/91-p71] Once Again, Congress Eyes A Gas-Tax Hike [8/91-p11] New Round in The Tax-Increase Battle [8/91-p26] Editorial: Listen Closely When You Hear The Words "Tax Fairness" [8/91-p63] Letters: The Credit Card Rebate Method [9/91-p4] TECHNICAL INNOVATION/TECHNOLOGY see also Research & Development The Ultimate In Ultrasound [9/91-p53] How A Pennsylvania Company Makes The Sweet Sounds Of Innovation [11/91-p16] TELECOMMUNICATION Have Phone, Won't Travel [1/91-p76] Letters: Telecommuting Can Open Doors For The Deaf [3/91-p6] Finding The Promised LAN [4/91-p16] How An Indian-Born Entrepreneur Found The Tiger" Within Herself [6/91-p10] New Hear This [6/91-p80] Direct Line: Numbers In The 900s [7/91-p54] Keeping Clients In The Loop [8/91-p8] When You Use Your Phone Card, Watch Out For "PIN Peepers" [9/91-p67] First The Portable Computer, Now The 16-Pound Traveling Office [10/91-p30] A Phone Call Away [11/91-p88] TELEMARKETING see Marketing TELEPHONES see Telecommunication TEMPORARY EMPLOYEES see Employees; Employment; Hiring & Firing TESTS & TESTING Random Drug Testing For Some Commercial Drivers [8/91-p8] Rules On Medical Tests For New Hires [8/91-p29] Letters: There Are Ways To Examine New Hires [10/91-p4] Breathing Hasy [12/91-p64] TOBACCO INDUSTRY see Agribusiness TOOLS & EQUIPMENT Direct Line: Part-Time Tools [3/91-p62]

Direct Line: Here Comes Christmas [8/91-p56] TRADEMARKS see Patents, Copyrights & Trademarks TRANSPORTATION see also Infrastructure Hra Of Interstate Highway Construction Nears End [1/91-p9] Highway Bill Could Pose Quandary For Administration [7/91-p10] Random Drug Tests For Some Commercial Drivers [8/91-p8] Once Again, Congress Eyes A Gas-Tax Hike [8/91-p11] A New Hra In Road Policy [9/91-p20] Editorial: Congress Should Move Quickly On Issues Critical To Competitiveness [18/91-p79] Letters: Getting Up To Speed Where It Counts [11/91-p4] Letters: Take The Pressure Off Roads [11/91-p4] Letters: Congress Is Hogging Road Funds [11/91-p4] Letters: Listening To The Wrong People [11/91-p4] Letters: Still Likes Ike [11/91-p4] Letters: Trim The Subsidies [11/91-p4] Direct Line: In The Driver's Seat [12/91-p52] TRAVEL, TOURISM & VACATIONS How He Rides To Success On A Different Kind Of Business Cycle [1/91-p12] India [1/91-p38H\*] How To Beat The Drag Of Jet Lag [1/91-p63] Checking Out Traveler's Checks [1/91-p66] Know Before You Go [1/91-p76] Letters: A Quick Tour For Credit [2/91-p6] How To Get A Handle On Lost Or Stolen Luggage [3/91-p66] The Sporting Life [3/91-p72] Weather Reports For Travelers [4/91-p61] Way To Go [4/91-p72] Easy Landing [4/91-p72] Together Again [4/91-p72] Getting Rebates On Purchases Abroad [6/91-p72] Weathering Bad Days [6/91-p80] Direct Line: R&R For RVers [7/91-p54] Keeping Clients In The Loop [8/91-p8] Ears On The Road [8/91-p64] Are They Still Making It? [9/91-p16] Making Molehills Out Of Mountains 19/91-p281 Portable PCs: Power Up [9/91-p29] Direct Line: For Smoother Takeoffs [9/91-p64] Overseas Manners... [9/91-p90] ...And Mores [9/91-p80] The Dream Team [11/91-p88] Protecting Your Health And Your Valuables [12/91-p50] Flights Of Fancy [12/91-p64] TRUCKS see Automobiles/Trucks/Motorcycles TRUSTS see also Estate Planning How To Be Generous With Your Children [11/91-p81] Insurance Trusts [12/91-p51] TYPEWRITERS see Offices/Office Equipment, Furniture & Supplies

U

UNEMPLOYMENT COMPENSATION Employers Could Face Unemployment-Tax Hikes [3/91-p9]

\* Page numbers followed by letters refer to articles not included in all editions. Congressional Alert: Unemployment Compensation [4/91-p70] Business Fights Measure To Raise Unemployment Tax [5/91-p10] Labor Targets The States [8/91-p22] U.S. CHAMBER OF COMMERCE U.S. Chamber Offers "Strong Medicine" To Spur Recovery [2/91-p9] A Road Map For Bulgaria [3/91-p56] Editorial: Spreading Democracy [4/91-p71] The Foremost Goal: Top Performance (1991-92 Chairman, C.J. Silas) [6/91-p45] Building On A Blazing Start [9/91-p44] U.S. GOVERNMENT-BUDGET Budget Rules Threaten Expiring Tax Provisions [6/91-p9] U.S. GOVERNMENT-CONGRESS The Right Way To Write To Members Of Congress [1/91-p25] Editorial: The Same Old Faces Should Not Mean The Same Old Policies In Congress [1/91-p75] Letters: It's Time To Hold Representatives Accountable [2/91-p6] Term-Limit Groups Hope To Maintain Momentum Of 1990 [2/91-p9] Letters: Money Talks, But So Would Reform [3/91-p6] Letters: Washington Could Use More Than A Few Good Women [7/91-p4] Letters: Congress Won't Learn [7/91-p4] Term Limits: False Hope Or Cure? [11/91-p22] U.S. GOVERNMENT-DEPARTMENT OF DEFENSE High-Tech Weapons Prove Critics Wrong, Cheney Says [3/91-p12] U.S. GOVERNMENT-INTERNAL REVENUE SERVICE The Proof Is In The Mailing [2/91-p60] The IRS Targets Small Pension Plans [5/91-p44] Letters: The IRS's Heavy Hand On Small Pension Plans [7/91-p4] Audit Program Is Criticized [8/91-p36] Uncle Sam On The Installment Plan [8/91-p55] U.S. GOVERNMENT-SMALL BUSINESS ADMINISTRATION Leadership Training For Women [7/91-p47] NB Tips: SBA offers "First Step Review" software program [8/91-p10] Transforming Grief Into Triumph [9/91-p13] U.S. POSTAL SERVICE see also Delivery & Mail Services Letters: There's A Way To Keep Stamp Costs From Rising [3/91-p6] Postal Contract Settlement Is Victory For Business [8/91-p11] Postal Rate Hikes Likely To Be Limited [11/91-p14]

V

What Will You Give To The IRS This Year?

U.S. TAX CODE

[3/91-p26]

VACATIONS see Travel, Tourism & Vacations
VALUE-ADDED TAX (VAT) see Taxation
VENTURE CAPITAL see also Economic
Development; Loans
Direct Line: Uncle Sam's Pockets [2/91-p58]
Raising Capital In A Recession [4/91-p28]
Direct Line: U.S. Capital [6/91-p69]
Look At Every Option-And Beyond [7/91-p9]
The Power Of Patient Capital [9/91-p48]

TRADE SHOWS & FAIRS

Tool Box [2/91-p72]

[6/91-p14]

Novelties & Toys

When It Came To Building A Business, He

Had The Right Tools For The Job

Why A Quality Pacesetter Chooses To Hide

TRADE DEFICITS see International Trade

Direct Line: On The Home Front [1/91-p61]

Direct Line: Show Times [6/91-p69]

TOYS see Gifts, Greeting Cards,

His Light Under A Bushel [6/91-p20]

NB Tips: Directory, "Venture Capital: Where to Find It" [10/91-p10] A Joining Of Venture And Capitalists [11/91-p12] How To Write For Money [11/91-p46] VETERANS

Reservists Regain Jobs And Benefits [5/91-p36]

Clarification of veterans' re-employment rights [7/91-p5]

Help For Veterans To Become Franchisees [11/91-p69]

VIDEO INDUSTRY & TECHNOLOGY A Virginia Entrepreneur Has An Idea About Handicaps And Success [5/91-p14] Direct Line: A Show Business [10/91-p66] How Changes Are Affecting Franchises [11/91-p65] VOLUNTEERISM see Charitable

Contributions & Organizations/Volunteerism

WAGES, SALARIES & FEES Minimum Wage, OSHA Fines Set To Rise [3/91-p9] Know The Rules On Pay And Hours [4/91-p50] Payment For Performance [4/91-p52R\*] Dragging Employers Into Child Support [10/91-p34] Letter: Nobody Asked If This Owner Liked Mandatory Wage Deduction [12/91-p5]

WASTE DISPOSAL see also Recycling From The Ground Up [1/91-p39] Letters: More Opportunities In Environmental Cleanup [3/91-p6] Congressional Alert: Managing Solid Waste [3/91-p70] How An Environmental Scientist's Business Grew From Contaminated Soil [7/91-p13] A Criminal Trap For Businesses [9/91-p56]

The Best Defense Against Pollution [11/91-p53] State Experts Help Companies Solve Their

Waste Problems [12/91-p8] WATER/WATER POLLUTION see Environment; Waste Disposal

WEATHER

Weather Report [12/91-p64] WELFARE see Public Assistance WOMEN

A Good Time To Be A Woman [1/91-p27] Direct Line: Finding Funding [1/91-p62] Letters: Family Businesses Are Smart To Look To Women [3/91-p6] Selling To Uncle Sum [3/91-p29] Direct Line: Women's Perspective [3/91-p62] A High-Powered Group Comes Of Age [4/91-p23]

On The Bookshelf For Women [4/91-p24] Women Business Owners: What's Really New 14/91-p241

Should You Be A Mentor? [4/91-p24] Men, Women & Leadership [5/91-p16] Chipping Away At The Glass Ceiling [5/91-p20]

Career Paths For Women [5/91-p68] Letters: Washington Could Use More Than A Few Good Women [7/91-p4]

Letters: Breaking The Glass Ceiling [7/91-p4]

Letters: No Either/Or Attitude [7/91-p4] Case Study: "Protected Spouse" Fears For Her Future [7/91-p36]

New Help For Selling Abroad [7/91-p46] Aim For The Prize [7/91-p47]

Leadership Training For Women Owners [7/91-p47]

Letters: Contest For Women Entrepreneurs [9/91-p4]

Making An Impact [10/91-p41] Women Urged To Go Global [10/91-p44] For Your Bookshelf [10/91-p44] WORD PROCESSING see Computers &

Software; Offices/Office Equipment, Furniture

& Supplies

WORKERS' COMPENSATION Tactics For Cutting Costs [4/91-p33] In Defense Of Screening [4/91-p33] Letters: Take A Gander At What's Sauce For

The Goose [8/91-p4] States Adopt Fee Schedules [8/91-p35]

Costs Hit Record High [10/91-p54] Letters: Why Workers' Comp Costs Are Escalating [11/91-p5]

Putting The Brakes On Workers' Comp [11/91-p57]

WORKING AT HOME see Home-Based Business

## REGULAR FEATURES & SPECIAL SECTIONS

# CONGRESSIONAL ALERT

2/91-p70:

Important legislative issues with suggestions from Nation's Business on what readers should tell Congress about them.

Oil Development In Alaska

Quotas And Litigation Strike-Promoting Legislation 3/91-p70: Health Benefits Mandated Leave Managing Solid Waste 4/91-p70: Medicine For The Economy An Outdated Social Security Test Unemployment Compensation 5/91-p74: A Tax Cut Within Reach Civil-Rights Bills Worth Backing

The Paperwork Deluge 6/91-p78: Securing Our Energy Needs A Renewed Effort To Limit Liability Competitiveness And Joint

Ventures 7/91-p62: Reining In RICO Limiting Exports

Fostering Research 8/91-p62: Heat Rises Over Wetlands The Merits Of Trude With China Financing Campaigns With 9/91-p78: The Quality Of Indoor Air Health-Insurance Tax Deduction Monitoring Employees 10/91-p78:

Strengthening Laws On Health And Safety Clean Water Act Up For Review

11/91-p86: Chance To Save On Health Care

A Push To Simplify Payroll Problems With Local Pesticide

Laws Potential Changes In Benefits

Law Medical-Liability Reform Taxing The Transfer Of Funds

## COVER STORY

12/91-p62:

**Business Copes With The** 1/91-p16: Recession -- Choose Your 1991 Forecast: Peace, War Or Stalemate -- How Renders View The Economy -- The Federal Impact On Business -- The Right Way To Write To Members Of Congress

2/91-p16: Finding The Right Workers -From The Dole To The Payrol -- Labor Availability Survey Results 3/91-p18: The Threat To Pension Plans -- It Doesn't Get Much Simpler

Than SEP Upgrade For Growth 4/91-p14: -- Finding The Promised LAN -- Present And Future: A Computer Survey -Beauty Is More Than Screen

-You Can Take It With You Men, Women & Leadership -- Leadership Vs. Management -- Chipping Away At The Glass

Celling 6/91-p16: A New Sense Of Service -Why A Quality Pacesetter Chooses To Hide His Light Under A Bushel 7/91-p16:

5/91-p16:

8/91-p14:

9/91-p20:

Switching To Flexible Benefits -- 10 Questions For Your Flex Plan Administrator -Selecting Software To Run A

Flex Plan Survival By The Numbers A New Era In Road Policy

REGULAR FEATURES & SPECIAL SECTIONS 13

10/91-p20;	Schools That Work	8/91-p6:	Delivering On A Guarantee:	8/91:	Scott Grundfor and John Ling;
11/91-p22:	-Business Support Is Critical Term Limits: False Hope Or	n'institute.	Perfect Service, No Exceptions (Daniel V. Byrne)		Scott Restorations [p12] Peter D'Antonio; RPG Diffusor
12/91-p18:	Cure? Selling In The New Europe	9/91-p8:	An Overseas Gamble That Paid Off (George Garber)	9/91:	Systems Inc. [p13] Joann R. Schulz; DGR Inc. [p13]
	How To Determine The Shape Of The New European	10/91-p6:	Avoiding Too Much Of A Good Thing (Chris Fish)		Fess Parker; Red Lion Resort, Parker Wines [p16]
	MarketplaceFor More EC92 Information	11/91-p8:	Operating With One Policy: Service With Honesty		David Adelshelm; Adelshelm Vineyard [p16]
		12 (01 - 4	(Lillian Galter)	10/91:	Peter Capolino; Mitchell &
DITORIAL	2	12/91-p6:	Taking A RiskBut Not Recklessly (Doug and Cindy		Ness [p13] Mike Wing: InfoPian [p16]
/91-p75:	The Same Old Faces Should Not		Gilberg)		Theodore D. Ciccone; Litigation Communications [p18]
	Mean The Same Old Policies In Congress	LESSONS OF	LEADERSHIP	11/91:	Richard Thalheimer; The Sharper Image [p16]
2/91-p71:	Key To Recovery: A Reduction	Sections and			Mark Evetts; Headlines USA
	In The Costs Of Labor, Capital And Savings	1/91-p34:	William C.W. Mow; Bugle Boy Industries		[p18] Edna Luckman and Howard
1/91-p71:	When You Strangle The Employer, You Also Kill The	2/91-p29:	Robert M. Luby; Luby's Cafeterias Inc.		Schwartz; Gambler's Book Shop [p20]
	Jobs	3/91-p57:	Patricia P. Upton; Aromatique	12/91:	Jimmy Calano and Jeff Salzman
1/91-p71:	Why The Lessons Of A 43-Day War Will Endure Well Into	4/91-p46:	Michael Dell; Dell Computer Corp.		CareerTrack Inc. [p12] Sandy Anderson and Barbara
	The Next Century	5/91-p54:	Russell Goldsmith; Republic		Todd; Orchids Only! [p14] Albert J. Charpentier, David B.
	Spreading Democracy	6/91-p45:	Pictures C.J. Silas; Phillips Petroleum		Crockett and Robert J. Yannes
5/91-p75:	Energy Security Requires Development of Alaska's		Co., 1991-91 Chairman, U.S. Chamber of Commerce		Ensoniq Corp. [p16]
	Arctic National Wildlife	7/91-p29:	Wolfgang Puck; Spago and other	Name and Division	
	Refuge	9/91-p53:	restaurants Samuael Masiak; Acuson Corp.	SPECIAL AD	VERTISING SECTIONS
	A Challenge To Japan	10/91-p57:	Herbert D. Kelleher; Southwest	1/91-p36B*:	India
6/91-p79:	There Are Reasonable Ways To Further Civil Rights	22.007.000	Airlines Anne Robinson; Windham Hill	1/91-p47: 6/91-p59:	Japan Korea
7/91-p63:	Deposit-Insurance Reform Is	11/91-p60:	Productions	10/91-p40B*:	India
	Key To Banking System's Overhaul	MAKING IT		* Page numbers followed by letters refer	
8/91-p63:	Listen Closely When You Hear The Words "Tax Fairness"	1/91:	Ted Twardzik; Ateeco [p11]	to articles not included in all editions.	
9/91-p79:	You Don't End A Recession By Drawing Happy Faces On		Tom Hale; Backroads Bicycle Touring [p12]	SPECIAL RE	PORTS
	Closed Factories		Frederick Carleton Ralston;	- Control of the Cont	
10/91-p79:	Congress Should Move Quickly On Issues Critical To	2/91:	Crazy Shirts Inc. [p14] David Mathews; Ozark	5/91-p27:	Vehicle Leasing: Plenty Of Options
	Competitiveness		Mountain Enterprises [p12]	5/91-p36:	Postwar Report
11/91-p87:	The Powell Memorandum: As Valid On Its 20th Anniversary		Jay Tallon; Tallon Termite and Pest Control [p14]	6/91-p48: 6/91-p55:	Four Avenues To Franchising Ways To Control Insurance
	As It Will Be On Its 100th	3/91:	Larry Flux and Rick Rosenfield;		Costs
12/91-p63:	Needed Now: Policies That Will Restore The Economy To Its		California Pizza Kitchen [p13] Bruck Weindruch; The History	9/91-p29: 10/91-p46:	Portable PCs: Power Up Trucks '92: Power And
	Historic Growth Pattern		Factory [p14] Gordon Thomsen; Trail King		Performance
			Industries [p16]		
ENTREPRENEUR'S NOTEBOOK		4/91:	Paul Goldin; The Score Board Inc. [p10]	WHEREISTAND	
1/91-p10:	A Second Career For The Fun Of It (Hazel and Larry Mahar)		Sandra Shrader and Sue Zube; Cradle To Crayon	1/91-p74: 2/91-p64:	U.S. Energy Policy Taxes (Poll results in May
2/91-p10:	A Strategy With Vision (Ken	F 101	Development Centers [p12]	Belgin FAR THE	issue, p.53)
3/91-p8:	Find The Seam, Make Your Shot	5/91:	Walter Lappert; Coffee and ice cream in Hawaii [p11]	3/91-p64:	Mandated Benefits (Poll results in June Issue, p.39)
4/91-p6:	(M.L. Carr) Faithful Reminders (Lee T.		Charles Thompson; Creative Management Group [p14]	4/91-p68: 5/91-p72:	War And Recession Civil Rights (Poll results in
	Christiansen) Personal Reassessments	6/91:	Kavelle Bajab; I-NET Inc. [p10]	- Winter Con-	Nov. issue, p.37) Replacing Strikers (Poll
5/91-p6;	(William Quinn and David J.		Bill Herz; Magicorp Productions [p11]	6/91-p76:	results in Nov. issue, p.37)
6/91-p8:	Levy) Necessity Mothers A Child-Care		Jerry Victory; Little Rock Tool Service [p14]	7/91-p56:	Improving Highways (Poll results in Nov. issue, p.37)
T-100000000	Invention (Cathy Leibow) Look At Every Option-And	7/91:	Bill Meadows; Meadows Farms	8/91-p60:	Monitoring Employees (Poll results in Nov. issue, p.37)
7/91-p9:	Beyond (Thomas Hierl)		[p12] Kathryn Kelly; Environmental	9/91-p76:	Unemployment Benefits
			Toxicology International	10/91-p76: 11/91-p84:	Education Reform Term Limits
			Inc. [p13] Aaron Richardson; ARISCO	12/91-p60:	Government Reform
14 REGUL	AR FEATURES &		[p14]		

## AUTHORS

Alexander, Michael

-- Selecting Software To Run A Flex Plan [7/91-p72]

Alexander, Roy (with Philip W. Taggart and Robert M. Arnold)

-Deciding Whether To Go Public [5/91-p51] Altman, Henry

-- How A High-School Coach Became The "Farmer" In The Discount Dell [7/91-p12]

-- A Virginia Entrepreneur Has An Idea About Handicaps And Success [5/91-p14]

Arnold, Robert M. (with Philip W. Taggart and Roy Alexander)

-- Deciding Whether To Go Public [5/91-p51] Aronoff, Craig E. (with John L. Ward)

-- Are You Being Too Generous? [12/91-p46] -- Being Responsible Shareholders [4/91-p38]

-- Chief's Toughest Job: Teacher [1/91-p27] -- Choosing Among Siblings [10/91-p37]

-- Following In Huge Footsteps [11/91-p32] -- Have Patience With Process [7/91-p34]

-- How To Enhance Communication [6/91-p65] -- The Power of Patient Capital [9/91-p48]

-- Recession Means Agony, Opportunity [3/91-p42]

-- Summer Jobs For Your Kids [5/91-p58] -- Trust Gives You The Advantage [8/91-p42]

-- You Deserve The Best Managera [2/91-p38] Bacas, Harry

-- Partners In Promotion [11/91-p48] Bahls, June Baster

-- Employees For Rent [6/91-p36] Banning, Kent

-- Know The Rules On Pay And Hours [4/91-p50] Barrier, Michael

-Are They Still Making It? [9/91-p13]

-Building On A Blazing Start [9/91-p44] -Can A Business See Itself As Its Customers

See It? [10/91-p16]

-The Chef As Famous As His Customers [7/91-p29]

-- Designer Pizza At Off-The-Rack Prices [3/91-p13]

-First In Line At The Cafeteria [2/91-p29] -- From Riches To "Rags"-- And Riches [1/91-p34]

-- From The Pierogy Capital [1/91-p11] -Giving California's Termites A Taste Of

The Frozen North [2/91-p14] -- A Growing Business--Literally [9/91-p18]

-- How A French Boy From Vienna Became Hawail's Ice Cream King [5/91-p11]

-- How A "Hippie In The Woods" Became The Iron Man Of The Ozark Mountains [2/91-p12]

-- How A San Francisco Insurance Broker Transformed Race Into A "Nonissue" [7/91-p14]

-- How Bookmaking And Bookselling Come Together In Las Vegas [11/91-p20]

-- How He Helps Jurors Stay Awake By Turning Trials Into "Multimedia Events" [10/91-p18]

-- How Richard Thalheimer Is Trying to Sharpen An Out-Of-Date Image [11/91-p16]

-Improving On Perfection [8/91-p12] -A Man Who Sees No Limits On The South Dakota Prairie [3/91-p16]

-A New Sense Of Service [6/91-p16] -Only The Music Is In The Clouds [11/91-p60]

-Overcoming Adversity [6/91-p25]

-The Republic For Which He Stands [5/91-p54]

-- A Successful Oregon Sister Act Gets Ready For Its Second Act [12/91-p14]

-- Transforming Grief Into Triumph [9/91-p13] -- The Ultimate In Ultrasound [9/91-p53]

-- What Does A Smell Look Like? [3/91-p57] -- When It Came To Building A Business, He Had The Right Tools For the Job [6/91-p14]

-- Why A Houston Businessman Feels Flushed With Success [11/91-p18]

-- Why A Quality Pacesetter Chooses To Hide His Light Under A Bushel [6/91-p20] Barrier, Phyllis M.

-To Your Health (March and Sept. issues) Basu, Debashie

--ITC: An Indian International [10/91-p40H\*] -Prime Market For The U.S. [10/91-p40B\*] Beales, Janet R.

-- How An Environmental Scientist's Business Grew From Contaminated Soil [7/91-p13]

-- How He Rides To Success On A Different Kind Of Business Cycle [1/91-p12]

Berry, Skip

--Ideas That Pay Off [4/91-p34]

Bowes, David B.

-- Sudden Departures [1/91-p44]

Byrne, Daniel V.

-- Delivering On A Guarantee: Perfect Service, No Exceptions [8/91-p6]

Candler, Julie

--Power And Performance [10/91-p46]

-- Vehicle Leasing: Plenty Of Options [5/91-p27] Carr, M.L.

-- Find The Seam, Make Your Shot [3/91-p8] Christiansen, Lee T.

-- Faithful Reminders [4/91-p6]

Cohn, Jordan E. (with Steve Kaufman)

-- When Money Is No Object [7/91-p24] Coker, John

-- How To Write For Money [11/91-p46] Cope, Thom T.

-- How To Promote Without Bias [8/91-p40] Desikan, R.

-- Prime Hunting Ground For U.S. Business [10/91-p40C\*] DeMoss, Robert L. II

-New Rules On Immigration [9/91-p35] Drummond, James T.

-A New Era In Road Policy [9/91-p20]

-Taking A Turn For The Better [5/91-p23] Dunn, William

-- Survival By The Numbers [8/91-p14] Ebbers, Al

-The Sound Of "Peaceful Times" [9/91-p18] Hiniger, Ken

-- A Strategy Wtih Vision [1/91-p10] Ellentuck, Albert B.

-For Your Tax File (Jan.-Dec. isues) Fish, Chris

-Avolding Too Much Of A Good Thing [10/91-p6]

Fishmun, Ross H.

-- When Silence is Golden [4/91-p48] Foust, Linds (with Tony Husch)

-- Protecting Your Ideas [9/91-p62] French, Desiree

-How He Puts Flesh On The Bones Of A Corporation's History [3/91-p14]

\* Page numbers followed by letters refer to articles not included in all editions.

Galter, Lillian

-Operating With One Policy: Service With Honesty [11/91-p8]

Garber, George

-An Overseas Gamble That Paid Off [9/91-p8] Gilbert, Doug

-Take A Risk-But Not Recklessly [12/91-p6] Greenwald, Judy

-- Ways To Control Insurance Costs [6/91-p55] Gray, Robert T.

-How To Deal With Sexual Harassment [12/91-p28]

Hemphill, Barbara

-- Making Molehills Out Of Mountains [9/91-p28]

Hierl, Thomas

-Look At Every Option--And Beyond [7/91-p9] Hillenband, Eric A.

-- Environmental Pitness In The Small Company [11/91-p56]

Holder, Dennis

-- A Professional Day-Care Solution [4/91-p12] Holzinger, Albert G.

-Dateline: Washington (with Mary McElveen) (Aug. and Nov. issues)

-The Foremost Goal: Top Performance [6/91-p45]

-Free Trade Across The Rio Grande [9/91-p60]

-- Minimizing Mail Costs [3/91-p34]

-- A Mobile Alternative To Your Deskbound Computer [8/91-p37] -New Windows Software Designed With Small

Business In Mind [12/91-p42] -The Next Best Thing To A Link To Heaven

[1/91-p43]

-Powerful Lightweights [2/91-p33] -- Revitalizing A Country [9/91-p42]

-- Selling In The New Europe [12/91-p18] -- Small-Business Computing [10/91-p30]

-Teaching Computers To Talk Back [6/91-p44]

.. U.S. Firms See Contracts For Rebuilding Kuwait [5/91-p40]

-- Upgrade For Growth (with Ripley Hotch) [4/91-p14]

-- Using Pony Express For Letters And Packages [3/91-p41] Horowitz, Alan (with Jon Pepper)

-Finding The Promised LAN [4/91-p16] Hotch, Ripley

-- A Better Look In An Old Favorite [1/91-p42] -- A Criminal Trap For Businesses [9/91-p56]

-- Direct, Entertaining, Readable, Useful [8/91-p37]

-- Many-If Not So Happy--Returns [2/91-p32] -- Pretty Cards, Pretty Easy To Use [6/91-p42]

... Upgrade For Growth (with Albert G.

Holzinger) [4/91-p14] Houston, Julie (with Arthur Pine)

-- Ten Tips For Working With Nonfamily Employees [1/91-p56]

Husch, Tony (with Linda Foust) -Protecting Your Ideas [9/91-p62]

Jaffe, Charles A. -- Moving Fast By Standing Still [10/91-p57]

Kaufman, Steve (with Jordan E. Cohn) -- When Money Is No Object [7/91-p24] Kelleher, Chris

-- When Others Go Bunkrupt [4/91-p25]

Kramer, Donald R.

-A Shield Against Bad Debts [II/91-p64]

Lary, Banning Kent

-An "Instinct" For Computer Success [4/91-p46]

Levy, David J.

-- Personal Reassessments [5/91-p6] MacDonald, Diane (with Jean Sensel)

-- Dragging Employers Into Child Support [10/91-p34]

Macnow, Glen

-- If Clothes Make The Man, His Customers Are All Headed For Big-League Careers [10/91-p13]

-. Thanks To This Firm, Some Ballplayers Get Sore Arms From Swinging Pens, Not Bats [4/91-p10]

-- Undying Support [2/91-p26]

Mahar, Larry

-- A Second Career For The Fun Of It [1/91-p10]

Marklein, Mary Beth

-- Selling To Uncle Sam [3/91-p29]

Maynard, Roberta

-- Help Newcomers To Learn The Ropes [8/891-p32]

--How To Be A Great Boss [12/91-p44]

McElveen, Mary

-- Dateline: Washington (April-July, Oct. issues; Aug. and Nov. issues with Albert G. Holzinger)

-- The Federal Impact On Business [1/91-p23]

McGarvey, Robert (with Scott Smith) -- Criticism Without The Sting [11/91-p42]

McKee, Bradford -- Achieving Success For The Disabled

[6/91-p31] -The Best Defense Against Pollution

[11/91-p53]

-- Clean-Air Rules Affect Small Firms [7/91-p28]

-From The Ground Up [1/91-p39] -- Managing Your Small Business

(Jan.-Dec. issues)

-Music May Tame The Savage Breast, But His Diffusors Tame The Music [8/91-p13] -- Small Firms Pay For Clean Air [3/91-p52]

-- Small Firms' Top Concerns [2/91-p45] -- What You Must Do For The Disabled

[12/91-p36]

Natelson, Elizabeth J.

.- To Your Health (Jan. issue) Nelton, Sharon

-- Address For Success [2/91-p43]

-- Avoiding "Business Divorce" Court

-Books For Your Shopping List [11/91-p32] -- Family Businesses Take To The Networks

[2/91-p38] -A Final Gift-And One Of The Best

[12/91-p46] -- A Good Time To Be A Woman [1/91-p27]

-- How A Pennsylvania Company Makes The Sweet Sounds Of Innovation [12/91-p16] -- How An Indian-Born Entrepreneur Found

The "Tiger" Within Herself [6/91-p10] -- Looking At Life Cycles-- With A Twist [8/91-p42]

-The Man Who Transformed T-Shirts From Underwear To Fashion [1/91-p14]

-- Men, Women & Leudership [5/91-p16]

-Messages From Your Children [4/91-p38]

-- New Help For Selling Abroad [7/91-p46]

-- Something To Be Passionate About [9/91-p48] -- Tell Your Story-- Again And Again [3/91-p42]

-- Ten Keys To Success In Family Business [4/91-p44]

-- Three Views In Small Packages [5/91-p58]

-- A Tougher Challenge For Family Firms

-When You're An In-Law [10/91-p37]

-- Women In Business [4/91-p23]

Penr, Marcia J.

-- To Your Health (Feb., June, July and Nov. issues)

Pepper, Jon

-A Bushel Of New Apples [3/91-p38]

-Business Software To The Macs [11/91-p38]

-Finding The Promised LAN (with Alan Horowitz) [4/91-p16]

-First The Portable Computer, Now The 16-Pound Traveling Office [10/91-p30]

-- Portable PCs: Power Up [9/91-p29]

-Tools For the Office Trade [2/91-p46] Pine, Arthur (with Julie Houston)

-Ten Tips For Working With Nonfamily Employees [1/91-p56]

Pouliot, Janine S.

-- Declaration Of Independents [10/91-p52] Rager, Les

-- The Future Grows Older [3/91-p48] Randall, Virginia Maida

-Aim For the Prize [7/91-p47]

-- How He Turned The Magic Of Business Into The Business Of Magic [6/91-p11] Rothenberg, Stunrt

-Term Limits: False Hope Or Cure? [11/91-p22]

Rothman, Howard

-- A Firm Practices What It Teaches [12/91-p12]

Sensel, Jean (with Diane MacDonald) -- Dragging Employers Into Child Support

[10/91-p34]

Sensenbrenner, Joseph

-- Quality For Cities [10/91-p60]

Shaller, Elliot H.

-- Avoid Pitfalls In Hiring, Firing [2/91-p51]

Shenson, Howard L.

-- Payment For Performance [4/91-p52R\*]

Sherman, Andrew J.

-- Preparing A Loan-Proposal Package

[8/91-p48] -- Writing A Plan For Growth [11/91-p68]

Silver, A. David

-- Tips For Boosting Your Cash Flow [9/91-p52] Smith, Scott (with Robert McGarvey)

-- Criticism Without The Sting [11/91-p42]

Stevens, Lawrence --Point-Of-Sale Inventory Systems: Now Ready

For Small Businesses [12/91-p41] -- The Proof Is In The Presentation [7/91-p32] Szabo, Joan C.

-- Congress Thaws The Estate Freeze [2/91-p23]

-- Controlling Costs With Credit Cards

-Don't Put Off Estate Planning [12/91-p34]

-The Earnings Test Has Failed [5/91-p42]

-- Finding The Right Workers [2/91-p16]

-- New Round In The Tax-Increase Battle [8/91-p26]

\* Page numbers followed by letters refer to articles not included in all editions.

-- Raising Capital In A Recession [4/91-p28]

-Schools That Work [10/91-p20]

-- An Uphill Fight For Bank Bill [7/91-p37]

-Using ESOPs To Sell Your Firm [1/91-p59]

-What Will You Give To The IRS This Year? [3/91-p26]

Taggart, Philip W. (with Roy Alexander and Robert M. Arnold)

-Deciding Whether To Go Public [5/91-p51]

Thompson, Roger

-Benefits Update (Feb., Aug. and Oct. issues)

-Business Copes With The Recession [1/91-p16]

-The IRS Targets Small Pension Plans [5/91-p44]

-Prescriptions For Medical Costs [9/91-p38]

.- Putting The Brakes On Workers' Comp [11/91-p57]

-Reservists Regain Jobs And Benefits [5/91-p36]

-Switching To Flexible Benefits [7/91-p36]

-The Threat To Pension Plans [3/91-p18] Ward, John L. (with Craig E. Aronoff)

-Are You Being Too Generous? [12/91-p46]

-Being Responsible Shareholders [4/91-p38] -- Chief's Toughest Job: Teacher [1/91-p27]

-- Choosing Among Siblings [10/91-p37]

-- Following In Huge Footsteps [11/91-p32] -- Have Patience With Process [7/91-p34]

-- How To Enhance Communication [6/91-p65]

-- The Power Of Patient Capital [9/91-p48]

-- Recession Means Agony, Opportunity [3/91-p42]

-- Summer Jobs For Your Kids [5/91-p58]

-- Trust Gives You The Advantage [8/91-p42] -You Deserve The Best Managers [2/91-p38]

Warner, David

-- Benefits Update (April issue)

-The Food Industry Takes The Offensive [7/91-p42]

-- Labor Targets The States [8/91-p22] -- Rules On Medical Tests For New Hires

[8/91-p29]

-- Ways To Make Safety Work [12/91-p25] Weaver, Peter

--It's Your Money (Jan.-Dec. issues) Weiss, Donald H.

-The Principal Ingredients Of A Sexual-Harassment Policy [12/91-p31]

Werrett, Rosemary -- Rediscover Latin America [4/91-p54]

Whittemore, Meg -- Direct Line (Jan.-Dec. issues)

-- Franchising (Jan.-Dec. issues) -PR On A Shoestring [1/91-p31]

Willen, Janet L.

-- Free-Spirited Enterprise (Jan.-Dec. issues) -- From The Dole To The Payroll [2/91-p18]

Wynn, Jack -To Use But Not To Own [1/91-p38]

THE 1991 NATION'S BUSINESS INDEX